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REFINING THE MALPRACTICE GEOGRAPHIC PRACTICE COST INDEX: Computer Diskette March 1991 Paper Copy

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TABLE 3
Change in Model Fee Schedule Malpractice GPCI Due to Technical Mapping Correction and PCF Adjustment by State (Descending Order of Change)

State	State Name	MFS MGPCI	Remapped PCF Adjusted MFS MGPCI	Change
20	KANSAS	0.851	1.134	0.283
55	WISCONSIN	0.639	0.762	0.123
42	PENNSYLVANIA	1.206	1.268	0.062
48	TEXAS	0.521	0.530	0.009
19	IOWA	0.660	0.666	0.006
13	GEORGIA	0.747	0.752	0.005
28	MISSISSIPPI	0.647	0.650	0.003
39	OHIO	0.918	0.920	0.002
40	OKLAHOMA	0.515	0.516	0.001
51	VIRGINIA	0.631	0.632	0.001
37	NORTH CAROLINA	0.378	0.378	0.000
47	TENNESSEE	0.408	0.407	-.001
1	ALABAMA	0.825	0.824	-.001
10	DELAWARE	0.665	0.664	-.001
27	MINNESOTA	0.749	0.748	-.001
33	NEW HAMPSHIRE	0.603	0.602	-.001
43	PUERTO RICO	0.467	0.466	-.001
46	SOUTH DAKOTA	0.689	0.688	-.001
50	VERMONT	0.534	0.533	-.001
56	WYOMING	0.642	0.641	-.001
11	DIST. OF COLUMBIA	0.924	0.922	-.002
35	NEW MEXICO	0.769	0.767	-.002
8	COLORADO	0.685	0.683	-.002
16	IDAHO	0.891	0.889	-.002
23	MAINE	0.718	0.716	-.002
25	MASSACHUSETTS	0.857	0.855	-.002
30	MONTANA	0.720	0.718	-.002
38	NORTH DAKOTA	0.690	0.688	-.002
41	OREGON	0.953	0.951	-.002
44	RHODE ISLAND	0.736	0.734	-.002
49	UTAH	0.741	0.739	-.002
4	ARIZONA	1.258	1.255	-.003
2	ALASKA	1.045	1.042	-.003
12	FLORIDA	1.261	1.258	-.003
15	HAWAII	1.028	1.025	-.003
32	NEVADA	1.147	1.144	-.003
53	WASHINGTON	1.067	1.064	-.003
31	NEBRASKA	0.439	0.435	-.004
6	CALIFORNIA	1.374	1.370	-.004
9	CONNECTICUT	1.108	1.102	-.006
5	ARKANSAS	0.309	0.302	-.007
45	SOUTH CAROLINA	0.457	0.448	-.009
18	INDIANA	0.541	0.529	-.012
22	LOUISIANA	0.925	0.913	-.012
54	WEST VIRGINIA	0.700	0.688	-.012
21	KENTUCKY	0.681	0.667	-.014
24	MARYLAND	0.936	0.921	-.015
29	MISSOURI	1.267	1.247	-.020
17	ILLINOIS	1.483	1.458	-.025
36	NEW YORK	1.573	1.547	-.026
26	MICHIGAN	1.481	1.447	-.034
34	NEW JERSEY	1.232	1.153	-.079

TABLE 3A

Change in Model Fee Schedule Malpractice GPCI Due to Technical Mapping Correction and PCF Adjustment by State

State	State Name	MFS MGPCI	Remapped PCF Adjusted MFS MGPCI	Change
1	ALABAMA	0.825	0.824	-.001
2	ALASKA	1.045	1.042	-.003
4	ARIZONA	1.258	1.255	-.003
5	ARKANSAS	0.309	0.302	-.007
6	CALIFORNIA	1.374	1.370	-.004
8	COLORADO	0.685	0.683	-.002
9	CONNECTICUT	1.108	1.102	-.006
10	DELAWARE	0.665	0.664	-.001
11	DIST. OF COLUMBIA	0.924	0.922	-.002
12	FLORIDA	1.261	1.258	-.003
13	GEORGIA	0.747	0.752	0.005
15	HAWAII	1.028	1.025	-.003
16	IDAHO	0.891	0.889	-.002
17	ILLINOIS	1.483	1.458	-.025
18	INDIANA	0.541	0.529	-.012
19	IOWA	0.660	0.666	0.006
20	KANSAS	0.851	1.134	0.283
21	KENTUCKY	0.681	0.667	-.014
22	LOUISIANA	0.925	0.913	-.012
23	MAINE	0.718	0.716	-.002
24	MARYLAND	0.936	0.921	-.015
25	MASSACHUSETTS	0.857	0.855	-.002
26	MICHIGAN	1.481	1.447	-.034
27	MINNESOTA	0.749	0.748	-.001
28	MISSISSIPPI	0.647	0.650	0.003
29	MISSOURI	1.267	1.247	-.020
30	MONTANA	0.720	0.718	-.002
31	NEBRASKA	0.439	0.435	-.004
32	NEVADA	1.147	1.144	-.003
33	NEW HAMPSHIRE	0.603	0.602	-.001
34	NEW JERSEY	1.232	1.153	-.079
35	NEW MEXICO	0.769	0.767	-.002
36	NEW YORK	1.573	1.547	-.026
37	NORTH CAROLINA	0.378	0.378	0.000
38	NORTH DAKOTA	0.690	0.688	-.002
39	OHIO	0.918	0.920	0.002
40	OKLAHOMA	0.515	0.516	0.001
41	OREGON	0.953	0.951	-.002
42	PENNSYLVANIA	1.206	1.268	0.062
43	PUERTO RICO	0.467	0.466	-.001
44	RHODE ISLAND	0.736	0.734	-.002
45	SOUTH CAROLINA	0.457	0.448	-.009
46	SOUTH DAKOTA	0.689	0.688	-.001
47	TENNESSEE	0.408	0.407	-.001
48	TEXAS	0.521	0.530	0.009
49	UTAH	0.741	0.739	-.002
50	VERMONT	0.534	0.533	-.001
51	VIRGINIA	0.631	0.632	0.001
53	WASHINGTON	1.067	1.064	-.003
54	WEST VIRGINIA	0.700	0.688	-.012
55	WISCONSIN	0.639	0.762	0.123
56	WYOMING	0.642	0.641	-.001

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TABLE 4
Change in Model Fee Schedule Malpractice GPCI Due to Technical Mapping Correction
and PCF Adjustment by Locality (Descending Order of Change)

Carrier	Locality	Locality Name	MFS MGPCI	Remapped PCF Adjusted MFS MGPCI	Change	Change Related to
00650	01	REST OF KANSAS	0.775	1.134	0.359	PCF Adj. and MSA Crossing State Borders
00621	04	ROCK ISLAND, IL	0.832	1.137	0.305	MSA Crossing State Borders
00621	12	EAST ST. LOUIS, IL	1.360	1.579	0.219	Multiple Insurance Areas Within State
00951	04	MILWAUKEE, WI	0.637	0.762	0.125	PCF Adj. and Renormalization
00951	13	CENTRAL WISCONSIN	0.637	0.762	0.125	PCF Adj. and Renormalization
00951	14	SOUTHWEST WISCONSIN	0.637	0.762	0.125	PCF Adj. and Renormalization
00951	15	MADISON, WI (DANE COUNTY)	0.637	0.762	0.125	PCF Adj. and Renormalization
00951	16	WAUSAU, WI (N-CENTRAL)	0.637	0.762	0.125	PCF Adj. and Renormalization
00951	40	GREEN BAY, WI (NORTHEAST)	0.637	0.762	0.125	PCF Adj. and Renormalization
00951	46	MILWAUKEE SUBURBS, WI (SE)	0.637	0.762	0.125	PCF Adj. and Renormalization
00951	54	JANESVILLE, WI (S-CENTRAL)	0.637	0.762	0.125	PCF Adj. and Renormalization
00951	60	OSHKOSH, WI (E-CENTRAL)	0.637	0.762	0.125	PCF Adj. and Renormalization
00951	19	LA CROSSE, WI (W-CENTRAL)	0.651	0.762	0.111	PCF Adj. and MSA Crossing State Borders
00951	12	NORTHWEST WISCONSIN	0.652	0.762	0.110	PCF Adj. and MSA Crossing State Borders
00803	03	POUGHKPSIE/N.NYC SUBURBS	1.225	1.325	0.100	Multiple Insurance Areas Within State
00865	01	PHILLY/PITT MED SCHS/HOSPS	1.467	1.552	0.085	PCF Adj. and Renormalization
16360	15	SOUTHEAST (OHIO VALLEY) OH	0.848	0.920	0.072	MSA Crossing State Borders
00865	02	LG. PENNSYLVANIA CITIES	1.362	1.433	0.071	PCF Adj. and Renormalization
00900	29	ABILENE, TX	0.442	0.504	0.062	Input Error in Original Data
00900	04	WESTERN RURAL TEXAS	0.447	0.504	0.057	Input Error in Original Data
00865	04	REST OF PENNSYLVANIA	0.932	0.986	0.054	PCF Adj. and Renormalization
00640	07	SOUTHWEST IOWA	0.616	0.666	0.050	MSA Crossing State Borders
00900	02	NORTHEAST RURAL TEXAS	0.465	0.504	0.039	Input Error in Original Data
00865	03	SMALL PENNSYLVANIA CITIES	0.949	0.986	0.037	PCF Adj. and Multiple Insurance Areas
01040	03	SMALL GA CITIES 03	0.719	0.752	0.033	MSA Crossing State Borders
00580	01	D.C. + MD/VA SUBURBS	0.924	0.947	0.023	MSA Crossing State Borders
00900	03	SOUTHEAST RURAL TEXAS	0.494	0.504	0.010	Input Error in Original Data
00510	03	SOUTHEAST AL	0.819	0.824	0.005	MSA Crossing State Borders
10250	01	REST OF MISSISSIPPI	0.645	0.650	0.005	MSA Crossing State Borders
10490	04	REST OF VIRGINIA	0.518	0.522	0.004	MSA Crossing State Borders
01370	99	REST OF OKLAHOMA	0.513	0.516	0.003	MSA Crossing State Borders
00720	02	NORTHERN MINNESOTA	0.747	0.748	0.001	MSA Crossing State Borders
00860	01	NORTHERN NEW JERSEY	1.152	1.153	0.001	MSA Crossing State Borders
01040	04	REST OF GEORGIA	0.751	0.752	0.001	MSA Crossing State Borders
05535	94	URBAN (CITY LIMITS) NC	0.378	0.378	0.000	No Change
05535	95	REST OF NORTH CAROLINA	0.378	0.378	0.000	No Change
10490	02	TIDEWATER+N. VA COUNTIES	0.703	0.703	0.000	No Change
00900	06	TEMPLE, TX	0.505	0.504	-.001	Renormalization
00900	07	SAN ANTONIO, TX	0.505	0.504	-.001	Renormalization
00900	08	TEXARKANA, TX	0.505	0.504	-.001	Renormalization
00900	09	BRAZORIA, TX	0.505	0.504	-.001	Renormalization
00900	10	BROWNSVILLE, TX	0.505	0.504	-.001	Renormalization
00900	11	DALLAS, TX	0.505	0.504	-.001	Renormalization
00900	12	DENTON, TX	0.505	0.504	-.001	Renormalization
00900	13	ODESSA, TX	0.505	0.504	-.001	Renormalization
00900	14	EL PASO, TX	0.505	0.504	-.001	Renormalization
00900	15	GALVESTON, TX	0.505	0.504	-.001	Renormalization
00900	16	GRAYSON, TX	0.505	0.504	-.001	Renormalization
00900	17	LONGVIEW, TX	0.505	0.504	-.001	Renormalization
00900	19	MC ALLEN, TX	0.505	0.504	-.001	Renormalization
00900	20	BEAUMONT, TX	0.505	0.504	-.001	Renormalization

TABLE 4 (cont.)
Change in Model Fee Schedule Malpractice GPCI Due to Technical Mapping Correction
and PCF Adjustment by Locality (Descending Order of Chenge)

Carrier	Locality	Locality Name	MFS MGPCI	Remapped PCF Adjusted MFS MGPCI	Change	Change Related to
00900	21	LUBBOCK, TX	0.505	0.504	-.001	Renormalization
00900	22	WACO, TX	0.505	0.504	-.001	Renormalization
00900	23	MIDLAND, TX	0.505	0.504	-.001	Renormalization
00900	24	CORPUS CHRISTI, TX	0.505	0.504	-.001	Renormalization
00900	25	ORANGE, TX	0.505	0.504	-.001	Renormalization
00900	26	AMARILO, TX	0.505	0.504	-.001	Renormalization
00900	27	TYLER, TX	0.505	0.504	-.001	Renormalization
00900	28	FORT WORTH, TX	0.505	0.504	-.001	Renormalization
00900	30	SAN ANGELO, TX	0.505	0.504	-.001	Renormalization
00900	31	AUSTIN, TX	0.505	0.504	-.001	Renormalization
00900	32	VICTORIA, TX	0.505	0.504	-.001	Renormalization
00900	33	LAREDO, TX	0.505	0.504	-.001	Renormalization
00900	34	WICHITA FALLS, TX	0.505	0.504	-.001	Renormalization
01040	01	ATLANTA, GA	0.753	0.752	-.001	Renormalization
01040	02	SMALL GA CITIES 02	0.753	0.752	-.001	Renormalization
05440	35	TENNESSEE	0.408	0.407	-.001	Renormalization
00973	20	PUERTO RICO	0.467	0.466	-.001	Renormalization
00570	01	DELAWARE	0.665	0.664	-.001	Renormalization
00640	01	SE IOWA (EXCL IOWA CITY)	0.667	0.666	-.001	Renormalization
00640	02	NORTHEAST IOWA	0.667	0.666	-.001	Renormalization
00640	03	NORTH CENTRAL IOWA	0.667	0.666	-.001	Renormalization
00640	04	S.CEN. IA(EXCL DES MOINES)	0.667	0.666	-.001	Renormalization
00640	05	DES MOINES(POLK/WARREN),IA	0.667	0.666	-.001	Renormalization
00640	06	NORTHWEST IOWA	0.667	0.666	-.001	Renormalization
00640	08	IOWA CITY (CITY LIMITS)	0.667	0.666	-.001	Renormalization
00655	15	OMAHA + LINCOLN, NE	0.436	0.435	-.001	Renormalization
00655	17	URBAN (CNTY POP>25000) NE	0.436	0.435	-.001	Renormalization
00660	01	LEXINGTON & LOUISVILLE, KY	0.668	0.667	-.001	Renormalization
00720	04	SOUTHERN MINNESOTA	0.749	0.748	-.001	Renormalization
00780	40	NEW HAMPSHIRE	0.603	0.602	-.001	Renormalization
00780	50	VERMONT	0.534	0.533	-.001	Renormalization
00820	02	SOUTH DAKOTA	0.689	0.688	-.001	Renormalization
00900	18	HOUSTON, TX	0.657	0.656	-.001	Renormalization
01370	01	OK CITY, ET AL (CITIES),OK	0.517	0.516	-.001	Renormalization
01370	02	TULSA, ET AL (CITIES), OK	0.517	0.516	-.001	Renormalization
01370	03	SM. CITIES (SOUTHERN), OK	0.517	0.516	-.001	Renormalization
01370	04	SM. CITIES (NORTHERN), OK	0.517	0.516	-.001	Renormalization
05530	21	WYOMING	0.642	0.641	-.001	Renormalization
10240	01	ST. PAUL-MINNEAPOLIS, MN	0.749	0.748	-.001	Renormalization
01360	01	NEW MEXICO	0.769	0.767	-.002	Renormalization
00510	01	NORTHWEST AL	0.826	0.824	-.002	Renormalization
00510	02	NORTH CENTRAL AL	0.826	0.824	-.002	Renormalization
00510	04	MOBILE, AL	0.826	0.824	-.002	Renormalization
00510	05	BIRMINGHAM, AL	0.826	0.824	-.002	Renormalization
00510	06	REST OF AL	0.826	0.824	-.002	Renormalization
00528	01	NEW ORLEANS, LA	1.187	1.185	-.002	Renormalization
00528	02	SHREVEPORT, LA	0.810	0.808	-.002	Renormalization
00528	03	BATON ROUGE, LA	0.810	0.808	-.002	Renormalization
00528	04	LAKE CHARLES, LA	0.810	0.808	-.002	Renormalization
00528	05	MONROE, LA	0.810	0.808	-.002	Renormalization
00528	06	LAFAYETTE, LA	0.810	0.808	-.002	Renormalization

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TABLE 4 (cont.)
Change in Model Fee Schedule Malpractice GPCI Due to Technical Mapping Correction
and PCF Adjustment by Locality (Descending Order of Change)

Carrier	Locality	Locality Name	MFS MGPCI	Remapped PCF Adjusted MFS MGPCI	Change	Change Related to
00528	07	ALEXANDRIA, LA	0.810	0.808	-.002	Renormalization
00550	01	COLORADO	0.685	0.683	-.002	Renormalization
00590	01	REST OF FLORIDA	1.110	1.108	-.002	Renormalization
00590	02	N/NC FLORIDA CITIES	1.110	1.108	-.002	Renormalization
00700	01	MASSACHUSETTS URBAN	0.857	0.855	-.002	Renormalization
00700	02	MASS.SUBURBS/RURAL(CITIES)	0.857	0.855	-.002	Renormalization
00740	01	ST. JOSEPH, MO	1.181	1.179	-.002	Renormalization
00740	02	N. K.C. (CLAY/PLATTE), MO	1.181	1.179	-.002	Renormalization
00740	03	K.C. (JACKSON COUNTY), MO	1.181	1.179	-.002	Renormalization
00740	06	RURAL NW COUNTIES, MO	1.181	1.179	-.002	Renormalization
00751	01	MONTANA	0.720	0.718	-.002	Renormalization
00820	01	NORTH DAKOTA	0.690	0.688	-.002	Renormalization
00870	01	RHODE ISLAND	0.736	0.734	-.002	Renormalization
00910	09	UTAH	0.741	0.739	-.002	Renormalization
01380	01	PORTLAND,ET AL (CITIES),OR	0.953	0.951	-.002	Renormalization
01380	02	EUGENE, ET AL (CITIES), OR	0.953	0.951	-.002	Renormalization
01380	03	SALEM, ET AL (CITIES), OR	0.953	0.951	-.002	Renormalization
01380	12	SW OR. CITIES(CITY LIMITS)	0.953	0.951	-.002	Renormalization
01380	99	REST OF OREGON	0.953	0.951	-.002	Renormalization
05130	11	SOUTH IDAHO	0.891	0.889	-.002	Renormalization
05130	12	NORTH IDAHO	0.891	0.889	-.002	Renormalization
10230	03	SOUTH CENTRAL CONN.	1.190	1.188	-.002	Renormalization
10250	02	URBAN MS (CITY LIMITS)	0.652	0.650	-.002	Renormalization
10490	01	RICHMOND+CHARLOTTESVL, VA	0.464	0.462	-.002	Renormalization
16510	16	CHARLESTON, WV	0.690	0.688	-.002	Renormalization
16510	19	OHIO RIVER VALLEY, WV	0.690	0.688	-.002	Renormalization
16510	20	SOUTHERN VALLEY, WV	0.690	0.688	-.002	Renormalization
21200	01	NORTHERN MAINE	0.718	0.716	-.002	Renormalization
21200	02	CENTRAL MAINE	0.718	0.716	-.002	Renormalization
21200	03	SOUTHERN MAINE	0.718	0.716	-.002	Renormalization
01030	01	PHOENIX (CITY), AZ	1.258	1.255	-.003	Renormalization
01030	02	TUCSON (CITY), AZ	1.258	1.255	-.003	Renormalization
01030	05	FLAGSTAFF (CITY), AZ	1.258	1.255	-.003	Renormalization
01030	07	PRESCOTT (CITY), AZ	1.258	1.255	-.003	Renormalization
01030	08	YUMA (CITY), AZ	1.258	1.255	-.003	Renormalization
01030	99	REST OF ARIZONA	1.258	1.255	-.003	Renormalization
00621	01	NORTHWEST, IL	1.140	1.137	-.003	Renormalization
00621	03	DE KALB, IL	1.140	1.137	-.003	Renormalization
00621	05	PEORIA, IL	1.140	1.137	-.003	Renormalization
00621	06	KANKAKEE, IL	1.140	1.137	-.003	Renormalization
00621	07	QUINCY, IL	1.140	1.137	-.003	Renormalization
00621	08	NORMAL, IL	1.140	1.137	-.003	Renormalization
00621	09	SPRINGFIELD, IL	1.140	1.137	-.003	Renormalization
00621	10	CHAMPAIGN-URBANA, IL	1.140	1.137	-.003	Renormalization
00621	11	DECATUR, IL	1.140	1.137	-.003	Renormalization
00621	13	SOUTHEAST IL	1.140	1.137	-.003	Renormalization
00621	14	SOUTHERN IL	1.140	1.137	-.003	Renormalization
00801	01	BUFFALO/SURR. CNTYS, NY	0.966	0.963	-.003	Renormalization
00801	02	ROCHESTER/SURR. CNTYS, NY	0.966	0.963	-.003	Renormalization
00801	03	N. CENTRAL CITIES, NY	0.966	0.963	-.003	Renormalization
00801	04	REST OF NEW YORK	0.966	0.963	-.003	Renormalization

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TABLE 4 (cont.)
Change in Model Fee Schedule Malpractice GPCI Due to Technical Mapping Correction
and PCF Adjustment by Locality (Descending Order of Change)

Carrier	Locality	Locality Name	MFS MGPCI	Remapped PCF Adjusted MFS MGPCI	Change	Change Related to
00930	01	W + SE WA (EXCL SEATTLE)	1.067	1.064	-.003	Renormalization
00930	02	SEATTLE (KING CNTY), WA	1.067	1.064	-.003	Renormalization
00930	03	SPOKANE+RICHLND(CITIES),WA	1.067	1.064	-.003	Renormalization
00930	04	E.CEN+NE WA (EXCL SPOKANE)	1.067	1.064	-.003	Renormalization
01020	01	ALASKA	1.045	1.042	-.003	Renormalization
01120	01	HAWAII	1.028	1.025	-.003	Renormalization
01290	01	LAS VEGAS,ET AL(CITIES),NV	1.147	1.144	-.003	Renormalization
01290	02	RENO, ET AL (CITIES), NV	1.147	1.144	-.003	Renormalization
01290	03	ELKO & ELY (CITIES), NV	1.147	1.144	-.003	Renormalization
01290	99	REST OF NEVADA	1.147	1.144	-.003	Renormalization
10230	02	SW CONNECTICUT	1.234	1.231	-.003	Renormalization
16360	01	AKRON, OH	0.923	0.920	-.003	Renormalization
16360	02	CINCINATI, OH	0.923	0.920	-.003	Renormalization
16360	03	CLEVELAND, OH	0.923	0.920	-.003	Renormalization
16360	04	COLUMBUS, OH	0.923	0.920	-.003	Renormalization
16360	05	DAYTON, OH	0.923	0.920	-.003	Renormalization
16360	06	NORTHWEST (LIMA) OH	0.923	0.920	-.003	Renormalization
16360	07	MANSFIELD, OH	0.923	0.920	-.003	Renormalization
16360	08	SPRINGFIELD, OH	0.923	0.920	-.003	Renormalization
16360	09	E. CENTRAL (STEUBENVL), OH	0.923	0.920	-.003	Renormalization
16360	10	TOLEDO (LUCAS/WOOD), OH	0.923	0.920	-.003	Renormalization
16360	11	YOUNGSTOWN, OH	0.923	0.920	-.003	Renormalization
16360	12	W. CENTR (LAKE PLAINS), OH	0.923	0.920	-.003	Renormalization
16360	13	MARION + SURR. CNTYS., OH	0.923	0.920	-.003	Renormalization
16360	14	SCIOTO VALLEY, OH	0.923	0.920	-.003	Renormalization
00542	01	N. COASTAL CNTYS, CA	1.374	1.370	-.004	Renormalization
00542	02	NE RURAL CA	1.374	1.370	-.004	Renormalization
00542	03	MARIN/NAPA/SOLANO, CA	1.374	1.370	-.004	Renormalization
00542	04	SACRAMENTO/SURR. CNTYS, CA	1.374	1.370	-.004	Renormalization
00542	05	SAN FRANCISCO, CA	1.374	1.370	-.004	Renormalization
00542	06	SAN MATEO, CA	1.374	1.370	-.004	Renormalization
00542	07	OAKLAND-BERKELEY, CA	1.374	1.370	-.004	Renormalization
00542	08	STOCKTON/SURR. CNTYS, CA	1.374	1.370	-.004	Renormalization
00542	09	SANTA CLARA, CA	1.374	1.370	-.004	Renormalization
00542	10	MERCED/SURR. CNTYS, CA	1.374	1.370	-.004	Renormalization
00542	11	FRESNO/MADERA, CA	1.374	1.370	-.004	Renormalization
00542	12	MONTEREY/SANTA CRUZ, CA	1.374	1.370	-.004	Renormalization
00542	13	KINGS/TULARE, CA	1.374	1.370	-.004	Renormalization
00542	14	BAKERSFIELD, CA	1.374	1.370	-.004	Renormalization
00542	15	SAN BERNADINO/E.CENTRAL CA	1.374	1.370	-.004	Renormalization
00542	27	RIVERSIDE, CA	1.374	1.370	-.004	Renormalization
00590	03	FORT LAUDERDALE, FL	1.380	1.376	-.004	Renormalization
00590	04	MIAMI, FL	1.645	1.641	-.004	Renormalization
00710	01	DETROIT, MI	1.740	1.736	-.004	Renormalization
02050	16	SANTA BARBARA, CA	1.374	1.370	-.004	Renormalization
02050	17	VENTURA, CA	1.374	1.370	-.004	Renormalization
02050	18	LOS ANGELES, CA (1ST OF 8)	1.374	1.370	-.004	Renormalization
02050	19	LOS ANGELES, CA (2ND OF 8)	1.374	1.370	-.004	Renormalization
02050	20	LOS ANGELES, CA (3RD OF 8)	1.374	1.370	-.004	Renormalization
02050	21	LOS ANGELES, CA (4TH OF 8)	1.374	1.370	-.004	Renormalization
02050	22	LOS ANGELES, CA (5TH OF 8)	1.374	1.370	-.004	Renormalization

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TABLE 4 (cont.)
Change in Model Fee Schedule Malpractice GPCI Due to Technical Mapping Correction
and PCF Adjustment by Locality (Descending Order of Change)

Carrier	Locality	Locality Name	MFS MGPCI	Remapped PCF Adjusted MFS MGPCI	Change	Change Related to
02050	23	LOS ANGELES, CA (6TH OF 8)	1.374	1.370	-.004	Renormalization
02050	24	LOS ANGELES, CA (7TH OF 8)	1.374	1.370	-.004	Renormalization
02050	25	LOS ANGELES, CA (8TH OF 8)	1.374	1.370	-.004	Renormalization
02050	26	ANAHEIM-SANTA ANA, CA	1.374	1.370	-.004	Renormalization
02050	28	SAN DIEGO/IMPERIAL, CA	1.374	1.370	-.004	Renormalization
14330	04	QUEENS, NY	1.865	1.861	-.004	Renormalization
00621	16	CHICAGO, IL	1.778	1.773	-.005	Renormalization
10230	01	NW AND W.CENTRAL CONN.	1.030	1.025	-.005	Renormalization
10490	03	SM. TOWN/INDUSTRIAL VA	0.538	0.531	-.007	MSA Crossing State Borders
00520	13	ARKANSAS	0.309	0.302	-.007	MSA Crossing State Borders
00655	16	REST OF NEBRASKA	0.443	0.435	-.008	MSA Crossing State Borders
00630	01	METROPOLITAN INDIANA	0.556	0.547	-.009	Multiple Insurance Areas Within State
00660	03	REST OF KENTUCKY	0.676	0.667	-.009	MSA Crossing State Borders
00880	01	SOUTH CAROLINA	0.457	0.448	-.009	MSA Crossing State Borders
00630	03	REST OF INDIANA	0.529	0.516	-.013	MSA Crossing State Borders
11260	03	REST OF MO	1.193	1.179	-.014	Multiple Insurance Areas Within State
00630	02	URBAN INDIANA	0.531	0.516	-.015	MSA Crossing State Borders
10230	04	EASTERN CONN.	1.056	1.036	-.020	Multiple Insurance Areas Within State
11260	01	ST. LOUIS/LG. E.CITIES, MO	1.388	1.366	-.022	Multiple Insurance Areas Within State
00528	50	REST OF LOUISIANA	0.851	0.824	-.027	Multiple Insurance Areas Within State
00690	03	SOUTH + E. SHORE MD	0.847	0.820	-.027	Multiple Insurance Areas Within State
16510	18	EASTERN VALLEY, WV	0.716	0.688	-.028	MSA Crossing State Borders
00690	02	WESTERN MARYLAND	0.873	0.843	-.030	MSA Crossing State Borders
00803	02	NYC SUBURBS/LONG I., NY	1.959	1.929	-.030	Multiple Insurance Areas Within State
00660	02	SM CITIES (CITY LIMITS) KY	0.711	0.667	-.044	MSA Crossing State Borders
00690	01	BALTIMORE/SURR. CNTYS, MD	0.972	0.927	-.045	Multiple Insurance Areas Within State
00740	04	SUBURBAN KANSAS CITY, KS	1.181	1.134	-.047	PCF Adj. and MSA Crossing State Borders
00740	05	KANSAS CITY, KS	1.181	1.134	-.047	PCF Adj. and MSA Crossing State Borders
16510	17	WHEELING, WV	0.739	0.688	-.051	MSA Crossing State Borders
00710	02	MICHIGAN, NOT DETROIT	1.256	1.196	-.060	Multiple Insurance Areas Within State
11260	02	SM. E.CITIES+JEFF.CNTY,MO	1.301	1.179	-.122	Multiple Insurance Areas Within State
00860	02	MIDDLE NEW JERSEY	1.297	1.153	-.144	MSA Crossing State Borders
00803	01	MANHATTAN, NY	1.865	1.647	-.218	Multiple Insurance Areas Within State
00621	02	ROCKFORD, IL	1.361	1.137	-.224	Multiple Insurance Areas Within State
00621	15	SUBURBAN CHICAGO, IL	1.387	1.137	-.250	Multiple Insurance Areas Within State
00860	03	SOUTHERN NEW JERSEY	1.476	1.153	-.323	MSA Crossing State Borders

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TABLE 4A
Change in Model Fee Schedule Malpractice GPCI Due to Technical Mapping Correction
and PCF Adjustment by Locality

Carrier	Locality	Locality Name	MFS MGPCI	Remapped PCF Adjusted MFS MGPCI	Change	Change Related to
00510	05	BIRMINGHAM, AL	0.826	0.824	-.002	Renormalization
00510	04	MOBILE, AL	0.826	0.824	-.002	Renormalization
00510	02	NORTH CENTRAL AL	0.826	0.824	-.002	Renormalization
00510	01	NORTHWEST AL	0.826	0.824	-.002	Renormalization
00510	06	REST OF AL	0.826	0.824	-.002	Renormalization
00510	03	SOUTHEAST AL	0.819	0.824	0.005	MSA Crossing State Borders
01020	01	ALASKA	1.045	1.042	-.003	Renormalization
01030	05	FLAGSTAFF (CITY), AZ	1.258	1.255	-.003	Renormalization
01030	01	PHOENIX (CITY), AZ	1.258	1.255	-.003	Renormalization
01030	07	PRESCOTT (CITY), AZ	1.258	1.255	-.003	Renormalization
01030	99	REST OF ARIZONA	1.258	1.255	-.003	Renormalization
01030	02	TUCSON (CITY), AZ	1.258	1.255	-.003	Renormalization
01030	08	YUMA (CITY), AZ	1.258	1.255	-.003	Renormalization
00520	13	ARKANSAS	0.309	0.302	-.007	MSA Crossing State Borders
02050	26	ANAHEIM-SANTA ANA, CA	1.374	1.370	-.004	Renormalization
00542	14	BAKERSFIELD, CA	1.374	1.370	-.004	Renormalization
00542	11	FRESNO/MADERA, CA	1.374	1.370	-.004	Renormalization
00542	13	KINGS/TULARE, CA	1.374	1.370	-.004	Renormalization
02050	18	LOS ANGELES, CA (1ST OF 8)	1.374	1.370	-.004	Renormalization
02050	19	LOS ANGELES, CA (2ND OF 8)	1.374	1.370	-.004	Renormalization
02050	20	LOS ANGELES, CA (3RD OF 8)	1.374	1.370	-.004	Renormalization
02050	21	LOS ANGELES, CA (4TH OF 8)	1.374	1.370	-.004	Renormalization
02050	22	LOS ANGELES, CA (5TH OF 8)	1.374	1.370	-.004	Renormalization
02050	23	LOS ANGELES, CA (6TH OF 8)	1.374	1.370	-.004	Renormalization
02050	24	LOS ANGELES, CA (7TH OF 8)	1.374	1.370	-.004	Renormalization
02050	25	LOS ANGELES, CA (8TH OF 8)	1.374	1.370	-.004	Renormalization
00542	03	MARIN/NAPA/SOLANO, CA	1.374	1.370	-.004	Renormalization
00542	10	MERCED/SURR. CNTYS, CA	1.374	1.370	-.004	Renormalization
00542	12	MONTEREY/SANTA CRUZ, CA	1.374	1.370	-.004	Renormalization
00542	01	N. COASTAL CNTYS, CA	1.374	1.370	-.004	Renormalization
00542	02	NE RURAL CA	1.374	1.370	-.004	Renormalization
00542	07	OAKLAND-BERKELEY, CA	1.374	1.370	-.004	Renormalization
00542	27	RIVERSIDE, CA	1.374	1.370	-.004	Renormalization
00542	04	SACRAMENTO/SURR. CNTYS, CA	1.374	1.370	-.004	Renormalization
00542	15	SAN BERNADINO/E.CENTRAL CA	1.374	1.370	-.004	Renormalization
02050	28	SAN DIEGO/IMPERIAL, CA	1.374	1.370	-.004	Renormalization
00542	05	SAN FRANCISCO, CA	1.374	1.370	-.004	Renormalization
00542	06	SAN MATEO, CA	1.374	1.370	-.004	Renormalization
02050	16	SANTA BARBARA, CA	1.374	1.370	-.004	Renormalization
00542	09	SANTA CLARA, CA	1.374	1.370	-.004	Renormalization
00542	08	STOCKTON/SURR. CNTYS, CA	1.374	1.370	-.004	Renormalization
02050	17	VENTURA, CA	1.374	1.370	-.004	Renormalization
00550	01	COLORADO	0.685	0.683	-.002	Renormalization
10230	04	EASTERN CONN.	1.056	1.036	-.020	Multiple Insurance Areas Within State
10230	01	NW AND N.CENTRAL CONN.	1.030	1.025	-.005	Renormalization
10230	03	SOUTH CENTRAL CONN.	1.190	1.188	-.002	Renormalization
10230	02	SW CONNECTICUT	1.234	1.231	-.003	Renormalization
00570	01	DELAWARE	0.665	0.664	-.001	Renormalization
00580	01	D.C. + MD/VA SUBURBS	0.924	0.947	0.023	MSA Crossing State Borders
00590	03	FORT LAUDERDALE, FL	1.380	1.376	-.004	Renormalization
00590	04	MIAMI, FL	1.645	1.641	-.004	Renormalization

TABLE 4A (cont.)
Change in Model Fee Schedule Malpractice GPCI Due to Technical Mapping Correction
and PCF Adjustment by Locality

Carrier	Locality	Locality Name	MFS MGPCI	Remapped PCF Adjusted MFS MGPCI	Change	Change Related to
00590	02	N/NC FLORIDA CITIES	1.110	1.108	-.002	Renormalization
00590	01	REST OF FLORIDA	1.110	1.108	-.002	Renormalization
01040	01	ATLANTA, GA	0.753	0.752	-.001	Renormalization
01040	04	REST OF GEORGIA	0.751	0.752	0.001	MSA Crossing State Borders
01040	02	SMALL GA CITIES 02	0.753	0.752	-.001	Renormalization
01040	03	SMALL GA CITIES 03	0.719	0.752	0.033	MSA Crossing State Borders
01120	01	HAWAII	1.028	1.025	-.003	Renormalization
05130	12	NORTH IDAHO	0.891	0.889	-.002	Renormalization
05130	11	SOUTH IDAHO	0.891	0.889	-.002	Renormalization
00621	10	CHAMPAIGN-URBANA, IL	1.140	1.137	-.003	Renormalization
00621	16	CHICAGO, IL	1.778	1.773	-.005	Renormalization
00621	03	DE KALB, IL	1.140	1.137	-.003	Renormalization
00621	11	DECATUR, IL	1.140	1.137	-.003	Renormalization
00621	12	EAST ST. LOUIS, IL	1.360	1.579	0.219	Multiple Insurance Areas Within State
00621	06	KANKAKEE, IL	1.140	1.137	-.003	Renormalization
00621	08	NORMAL, IL	1.140	1.137	-.003	Renormalization
00621	01	NORTHWEST, IL	1.140	1.137	-.003	Renormalization
00621	05	PEORIA, IL	1.140	1.137	-.003	Renormalization
00621	07	QUINCY, IL	1.140	1.137	-.003	Renormalization
00621	04	ROCK ISLAND, IL	0.832	1.137	0.305	MSA Crossing State Borders
00621	02	ROCKFORD, IL	1.361	1.137	-.224	Multiple Insurance Areas Within State
00621	13	SOUTHEAST IL	1.140	1.137	-.003	Renormalization
00621	14	SOUTHERN IL	1.140	1.137	-.003	Renormalization
00621	09	SPRINGFIELD, IL	1.140	1.137	-.003	Renormalization
00621	15	SUBURBAN CHICAGO, IL	1.387	1.137	-.250	Multiple Insurance Areas Within State
00630	01	METROPOLITAN INDIANA	0.556	0.547	-.009	Multiple Insurance Areas Within State
00630	03	REST OF INDIANA	0.529	0.516	-.013	MSA Crossing State Borders
00630	02	URBAN INDIANA	0.531	0.516	-.015	MSA Crossing State Borders
00640	05	DES MOINES(POLK/WARREN),IA	0.667	0.666	-.001	Renormalization
00640	08	IOWA CITY (CITY LIMITS)	0.667	0.666	-.001	Renormalization
00640	03	NORTH CENTRAL IOWA	0.667	0.666	-.001	Renormalization
00640	02	NORTHEAST IOWA	0.667	0.666	-.001	Renormalization
00640	06	NORTHWEST IOWA	0.667	0.666	-.001	Renormalization
00640	04	S.CEN. IA(EXCL DES MOINES)	0.667	0.666	-.001	Renormalization
00640	01	SE IOWA (EXCL IOWA CITY)	0.667	0.666	-.001	Renormalization
00640	07	SOUTHWEST IOWA	0.616	0.666	0.050	MSA Crossing State Borders
00740	05	KANSAS CITY, KS	1.181	1.134	-.047	PCF Adj. and MSA Crossing State Borders
00650	01	REST OF KANSAS	0.775	1.134	0.359	PCF Adj. and MSA Crossing State Borders
00740	04	SUBURBAN KANSAS CITY, KS	1.181	1.134	-.047	PCF Adj. and MSA Crossing State Borders
00660	01	LEXINGTON & LOUISVILLE, KY	0.668	0.667	-.001	Renormalization
00660	03	REST OF KENTUCKY	0.676	0.667	-.009	MSA Crossing State Borders
00660	02	SM CITIES (CITY LIMITS) KY	0.711	0.667	-.044	MSA Crossing State Borders
00528	07	ALEXANDRIA, LA	0.810	0.808	-.002	Renormalization
00528	03	BATON ROUGE, LA	0.810	0.808	-.002	Renormalization
00528	06	LAFAYETTE, LA	0.810	0.808	-.002	Renormalization
00528	04	LAKE CHARLES, LA	0.810	0.808	-.002	Renormalization
00528	05	MONROE, LA	0.810	0.808	-.002	Renormalization
00528	01	NEW ORLEANS, LA	1.187	1.185	-.002	Renormalization
00528	50	REST OF LOUISIANA	0.851	0.824	-.027	Multiple Insurance Areas Within State
00528	02	SHREVEPORT, LA	0.810	0.808	-.002	Renormalization
21200	02	CENTRAL MAINE	0.718	0.716	-.002	Renormalization

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TABLE 4A (cont.)
Change in Model Fee Schedule Malpractice GPCI Due to Technical Mapping Correction
and PCF Adjustment by Locality

Carrier	Locality	Locality Name	MFS MGPCI	Remapped PCF Adjusted MFS MGPCI	Change	Change Related to
21200	01	NORTHERN MAINE	0.718	0.716	-.002	Renormalization
21200	03	SOUTHERN MAINE	0.718	0.716	-.002	Renormalization
00690	01	BALTIMORE/SURR. CNTYS, MD	0.972	0.927	-.045	Multiple Insurance Areas Within State
00690	03	SOUTH + E. SHORE MD	0.847	0.820	-.027	Multiple Insurance Areas Within State
00690	02	WESTERN MARYLAND	0.873	0.843	-.030	MSA Crossing State Borders
00700	02	MASS.SUBURBS/RURAL(CITIES)	0.857	0.855	-.002	Renormalization
00700	01	MASSACHUSETTS URBAN	0.857	0.855	-.002	Renormalization
00710	01	DETROIT, MI	1.740	1.736	-.004	Renormalization
00710	02	MICHIGAN, NOT DETROIT	1.256	1.196	-.060	Multiple Insurance Areas Within State
00720	02	NORTHERN MINNESOTA	0.747	0.748	0.001	MSA Crossing State Borders
00720	04	SOUTHERN MINNESOTA	0.749	0.748	-.001	Renormalization
10240	01	ST. PAUL-MINNEAPOLIS, MN	0.749	0.748	-.001	Renormalization
10250	01	REST OF MISSISSIPPI	0.645	0.650	0.005	MSA Crossing State Borders
10250	02	URBAN MS (CITY LIMITS)	0.652	0.650	-.002	Renormalization
00740	03	K.C. (JACKSON COUNTY), MO	1.181	1.179	-.002	Renormalization
00740	02	N. K.C. (CLAY/PLATTE), MO	1.181	1.179	-.002	Renormalization
11260	03	REST OF MO	1.193	1.179	-.014	Multiple Insurance Areas Within State
00740	06	RURAL NW COUNTIES, MO	1.181	1.179	-.002	Renormalization
11260	02	SM. E.CITIES+JEFF.CNTY,MO	*1.301	1.179	-.122	Multiple Insurance Areas Within State
00740	01	ST. JOSEPH, MO	1.181	1.179	-.002	Renormalization
11260	01	ST. LOUIS/LG. E.CITIES, MO	1.388	1.366	-.022	Multiple Insurance Areas Within State
00751	01	MONTANA	0.720	0.718	-.002	Renormalization
00655	15	OMAHA + LINCOLN, NE	0.436	0.435	-.001	Renormalization
00655	16	REST OF NEBRASKA	0.443	0.435	-.008	MSA Crossing State Borders
00655	17	URBAN (CNTY POP>25000) NE	0.436	0.435	-.001	Renormalization
01290	03	ELKO & ELY (CITIES), NV	1.147	1.144	-.003	Renormalization
01290	01	LAS VEGAS,ET AL(CITIES),NV	1.147	1.144	-.003	Renormalization
01290	02	RENO, ET AL (CITIES), NV	1.147	1.144	-.003	Renormalization
01290	99	REST OF NEVADA	1.147	1.144	-.003	Renormalization
00780	40	NEW HAMPSHIRE	0.603	0.602	-.001	Renormalization
00860	02	MIDDLE NEW JERSEY	1.297	1.153	-.144	MSA Crossing State Borders
00860	01	NORTHERN NEW JERSEY	1.152	1.153	0.001	MSA Crossing State Borders
00860	03	SOUTHERN NEW JERSEY	1.476	1.153	-.323	MSA Crossing State Borders
01360	01	NEW MEXICO	0.769	0.767	-.002	Renormalization
00801	01	BUFFALO/SURR. CNTYS, NY	0.966	0.963	-.003	Renormalization
00803	01	MANHATTAN, NY	1.865	1.647	-.218	Multiple Insurance Areas Within State
00801	03	N. CENTRAL CITIES, NY	0.966	0.963	-.003	Renormalization
00803	02	NYC SUBURBS/LONG I., NY	1.959	1.929	-.030	Multiple Insurance Areas Within State
00803	03	POUGHKPSIE/N.NYC SUBURBS	1.225	1.325	0.100	Multiple Insurance Areas Within State
14330	04	QUEENS, NY	1.865	1.861	-.004	Renormalization
00801	04	REST OF NEW YORK	0.966	0.963	-.003	Renormalization
00801	02	ROCHESTER/SURR. CNTYS, NY	0.966	0.963	-.003	Renormalization
05535	95	REST OF NORTH CAROLINA	0.378	0.378	0.000	No Change
05535	94	URBAN (CITY LIMITS) NC	0.378	0.378	0.000	No Change
00820	01	NORTH DAKOTA	0.690	0.688	-.002	Renormalization
16360	01	AKRON, OH	0.923	0.920	-.003	Renormalization
16360	02	CINCINATI, OH	0.923	0.920	-.003	Renormalization
16360	03	CLEVELAND, OH	0.923	0.920	-.003	Renormalization
16360	04	COLUMBUS, OH	0.923	0.920	-.003	Renormalization
16360	05	DAYTON, OH	0.923	0.920	-.003	Renormalization
16360	09	E. CENTRAL (STEUBENVL), OH	0.923	0.920	-.003	Renormalization

TABLE 4A (cont.)
Change in Model Fee Schedule Malpractice GPCI Due to Technical Mapping Correction
and PCF Adjustment by Locality

Carrier	Locality	Locality Name	MFS MGPCI	Remapped PCF Adjusted MFS MGPCI	Change	Change Related to
16360	07	MANSFIELD, OH	0.923	0.920	-.003	Renormalization
16360	13	MARION + SURR. CNTYS., OH	0.923	0.920	-.003	Renormalization
16360	06	NORTHWEST (LIMA) OH	0.923	0.920	-.003	Renormalization
16360	14	SCIOTO VALLEY, OH	0.923	0.920	-.003	Renormalization
16360	15	SOUTHEAST (OHIO VALLEY) OH	0.848	0.920	0.072	MSA Crossing State Borders
16360	08	SPRINGFIELD, OH	0.923	0.920	-.003	Renormalization
16360	10	TOLEDO (LUCAS/WOOD), OH	0.923	0.920	-.003	Renormalization
16360	12	W. CENTR (LAKE PLAINS), OH	0.923	0.920	-.003	Renormalization
16360	11	YOUNGSTOWN, OH	0.923	0.920	-.003	Renormalization
01370	01	OK CITY, ET AL (CITIES),OK	0.517	0.516	-.001	Renormalization
01370	99	REST OF OKLAHOMA	0.513	0.516	0.003	MSA Crossing State Borders
01370	04	SM. CITIES (NORTHERN), OK	0.517	0.516	-.001	Renormalization
01370	03	SM. CITIES (SOUTHERN), OK	0.517	0.516	-.001	Renormalization
01370	02	TULSA, ET AL (CITIES), OK	0.517	0.516	-.001	Renormalization
01380	02	EUGENE, ET AL (CITIES), OR	0.953	0.951	-.002	Renormalization
01380	01	PORTLAND,ET AL (CITIES),OR	0.953	0.951	-.002	Renormalization
01380	99	REST OF OREGON	0.953	0.951	-.002	Renormalization
01380	03	SALEM, ET AL (CITIES), OR	0.953	0.951	-.002	Renormalization
01380	12	SW OR. CITIES(CITY LIMITS)	0.953	0.951	-.002	Renormalization
00865	02	LG. PENNSYLVANIA CITIES	1.362	1.433	0.071	PCF Adj. and Renormalization
00865	01	PHILLY/PITT MED SCHS/HOSPS	1.467	1.552	0.085	PCF Adj. and Renormalization
00865	04	REST OF PENNSYLVANIA	0.932	0.986	0.054	PCF Adj. and Renormalization
00865	03	SMALL PENNSYLVANIA CITIES	0.949	0.986	0.037	PCF Adj. and Multiple Insurance Areas
00973	20	PUERTO RICO	0.467	0.466	-.001	Renormalization
00870	01	RHODE ISLAND	0.736	0.734	-.002	Renormalization
00880	01	SOUTH CAROLINA	0.457	0.448	-.009	MSA Crossing State Borders
00820	02	SOUTH DAKOTA	0.689	0.688	-.001	Renormalization
05440	35	TENNESSEE	0.408	0.407	-.001	Renormalization
00900	29	ABILENE, TX	0.442	0.504	0.062	Input Error in Original Data
00900	26	AMARILLO, TX	0.505	0.504	-.001	Renormalization
00900	31	AUSTIN, TX	0.505	0.504	-.001	Renormalization
00900	20	BEAUMONT, TX	0.505	0.504	-.001	Renormalization
00900	09	BRAZORIA, TX	0.505	0.504	-.001	Renormalization
00900	10	BROWNSVILLE, TX	0.505	0.504	-.001	Renormalization
00900	24	CORPUS CHRISTI, TX	0.505	0.504	-.001	Renormalization
00900	11	DALLAS, TX	0.505	0.504	-.001	Renormalization
00900	12	DENTON, TX	0.505	0.504	-.001	Renormalization
00900	14	EL PASO, TX	0.505	0.504	-.001	Renormalization
00900	28	FORT WORTH, TX	0.505	0.504	-.001	Renormalization
00900	15	GALVESTON, TX	0.505	0.504	-.001	Renormalization
00900	16	GRAYSON, TX	0.505	0.504	-.001	Renormalization
00900	18	HOUSTON, TX	0.657	0.656	-.001	Renormalization
00900	33	LAREDO, TX	0.505	0.504	-.001	Renormalization
00900	17	LONGVIEW, TX	0.505	0.504	-.001	Renormalization
00900	21	LUBBOCK, TX	0.505	0.504	-.001	Renormalization
00900	19	MC ALLEN, TX	0.505	0.504	-.001	Renormalization
00900	23	MIDLAND, TX	0.505	0.504	-.001	Renormalization
00900	02	NORTHEAST RURAL TEXAS	0.465	0.504	0.039	Input Error in Original Data
00900	13	ODESSA, TX	0.505	0.504	-.001	Renormalization
00900	25	ORANGE, TX	0.505	0.504	-.001	Renormalization
00900	30	SAN ANGELO, TX	0.505	0.504	-.001	Renormalization

TABLE 4A (cont.)
Change in Model Fee Schedule Malpractice GPCI Due to Technical Mapping Correction
and PCF Adjustment by Locality

Carrier	Locality	Locality Name	MFS MGPCI	Remapped PCF Adjusted MFS MGPCI	Change	Change Related to
00900	07	SAN ANTONIO, TX	0.505	0.504	-.001	Renormalization
00900	03	SOUTHEAST RURAL TEXAS	0.494	0.504	0.010	Input Error in Original Data
00900	06	TEMPLE, TX	0.505	0.504	-.001	Renormalization
00900	08	TEXARKANA, TX	0.505	0.504	-.001	Renormalization
00900	27	TYLER, TX	0.505	0.504	-.001	Renormalization
00900	32	VICTORIA, TX	0.505	0.504	-.001	Renormalization
00900	22	WACO, TX	0.505	0.504	-.001	Renormalization
00900	04	WESTERN RURAL TEXAS	0.447	0.504	0.057	Input Error in Original Data
00900	34	WICHITA FALLS, TX	0.505	0.504	-.001	Renormalization
00910	09	UTAH	0.741	0.739	-.002	Renormalization
00780	50	VERMONT	0.534	0.533	-.001	Renormalization
10490	04	REST OF VIRGINIA	0.518	0.522	0.004	MSA Crossing State Borders
10490	01	RICHMOND+CHARLOTTESVL, VA	0.464	0.462	-.002	Renormalization
10490	03	SM. TOWN/INDUSTRIAL VA	0.538	0.531	-.007	MSA Crossing State Borders
10490	02	TIDEWATER+N. VA COUNTIES	0.703	0.703	0.000	No Change
00930	04	E.CEN+NE WA (EXCL SPOKANE)	1.067	1.064	-.003	Renormalization
00930	02	SEATTLE (KING CNTY), WA	1.067	1.064	-.003	Renormalization
00930	03	SPOKANE+RICHLND(CITIES),WA	1.067	1.064	-.003	Renormalization
00930	01	W + SE WA (EXCL SEATTLE)	1.067	1.064	-.003	Renormalization
16510	16	CHARLESTON, WV	0.690	0.688	-.002	Renormalization
16510	18	EASTERN VALLEY, WV	0.716	0.688	-.028	MSA Crossing State Borders
16510	19	OHIO RIVER VALLEY, WV	0.690	0.688	-.002	Renormalization
16510	20	SOUTHERN VALLEY, WV	0.690	0.688	-.002	Renormalization
16510	17	WHEELING, WV	0.739	0.688	-.051	MSA Crossing State Borders
00951	13	CENTRAL WISCONSIN	0.637	0.762	0.125	PCF Adj. and Renormalization
00951	40	GREEN BAY, WI (NORTHEAST)	0.637	0.762	0.125	PCF Adj. and Renormalization
00951	54	JANESVILLE, WI (S-CENTRAL)	0.637	0.762	0.125	PCF Adj. and Renormalization
00951	19	LA CROSSE, WI (W-CENTRAL)	0.651	0.762	0.111	PCF Adj. and MSA Crossing State Borders
00951	15	MADISON, WI (DANE COUNTY)	0.637	0.762	0.125	PCF Adj. and Renormalization
00951	46	MILWAUKEE SUBURBS, WI (SE)	0.637	0.762	0.125	PCF Adj. and Renormalization
00951	06	MILWAUKEE, WI	0.637	0.762	0.125	PCF Adj. and Renormalization
00951	12	NORTHWEST WISCONSIN	0.652	0.762	0.110	PCF Adj. and MSA Crossing State Borders
00951	60	OSHKOSH, WI (E-CENTRAL)	0.637	0.762	0.125	PCF Adj. and Renormalization
00951	14	SOUTHWEST WISCONSIN	0.637	0.762	0.125	PCF Adj. and Renormalization
00951	36	WAUSAU, WI (N-CENTRAL)	0.637	0.762	0.125	PCF Adj. and Renormalization
05530	21	WYOMING	0.642	0.641	-.001	Renormalization

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APPENDIX A

Geographic Practice Cost Indices
Required to Compute the Medicare Fee Schedule

Table A-1

GPCI BY LOCALITY

Carrier Number	Locality Number	Locality Description	Full Work	1/4 Work	Practice Expense *	Malpractice **	Overhead ***
00510	05	BIRMINGHAM, AL	0.924	0.981	0.913	0.824	0.902
00510	04	MOBILE, AL	0.856	0.964	0.911	0.824	0.900
00510	02	NORTH CENTRAL AL	0.880	0.970	0.867	0.824	0.861
00510	01	NORTHWEST AL	0.941	0.985	0.869	0.824	0.864
00510	06	REST OF AL	0.899	0.975	0.851	0.824	0.848
00510	03	SOUTHEAST AL	0.889	0.972	0.869	0.824	0.863
01020	01	ALASKA	1.426	1.106	1.255	1.042	1.229
01030	05	FLAGSTAFF (CITY), AZ	0.932	0.983	0.911	1.255	0.953
01030	01	PHOENIX (CITY), AZ	1.012	1.003	1.016	1.255	1.045
01030	07	PRESCOTT (CITY), AZ	0.932	0.983	0.911	1.255	0.953
01030	99	REST OF ARIZONA	0.947	0.987	0.943	1.255	0.981
01030	02	TUCSON (CITY), AZ	0.947	0.987	0.989	1.255	1.022
01030	08	YUMA (CITY), AZ	0.932	0.983	0.911	1.255	0.953
00520	13	ARKANSAS	0.842	0.960	0.856	0.302	0.789
02050	26	ANAHEIM-SANTA ANA, CA	1.184	1.046	1.220	1.370	1.239
00542	14	BAKERSFIELD, CA	1.112	1.028	1.050	1.370	1.089
00542	11	FRESNO/MADERA, CA	1.025	1.006	1.009	1.370	1.053
00542	13	KINGS/TULARE, CA	0.994	0.999	1.001	1.370	1.046
02050	18	LOS ANGELES, CA (1ST OF 8)	1.238	1.060	1.196	1.370	1.218
02050	19	LOS ANGELES, CA (2ND OF 8)	1.238	1.060	1.196	1.370	1.218
02050	20	LOS ANGELES, CA (3RD OF 8)	1.238	1.060	1.196	1.370	1.218
02050	21	LOS ANGELES, CA (4TH OF 8)	1.238	1.060	1.196	1.370	1.218
02050	22	LOS ANGELES, CA (5TH OF 8)	1.238	1.060	1.196	1.370	1.218
02050	23	LOS ANGELES, CA (6TH OF 8)	1.238	1.060	1.196	1.370	1.218
02050	24	LOS ANGELES, CA (7TH OF 8)	1.238	1.060	1.196	1.370	1.218
02050	25	LOS ANGELES, CA (8TH OF 8)	1.238	1.060	1.196	1.370	1.218
00542	03	MARIN/NAPA/SOLAND, CA	1.049	1.012	1.198	1.370	1.219
00542	10	MERCED/SURR. CNTYS, CA	1.070	1.018	1.009	1.370	1.053
00542	12	MONTEREY/SANTA CRUZ, CA	1.092	1.023	1.108	1.370	1.140
00542	01	N. COASTAL CNTYS, CA	1.013	1.003	1.072	1.370	1.109
00542	02	NE RURAL CA	1.005	1.001	0.990	1.370	1.036
00542	07	OAKLAND-BERKELEY, CA	1.113	1.028	1.258	1.370	1.271
00542	27	RIVERSIDE, CA	1.105	1.026	1.080	1.370	1.115
00542	04	SACRAMENTO/SURR. CNTYS, CA	1.105	1.026	1.088	1.370	1.123
00542	15	SAN BERNADIND/E.CENTRAL CA	1.101	1.025	1.077	1.370	1.113
02050	28	SAN DIEGO/IMPERIAL, CA	1.104	1.026	1.090	1.370	1.125
00542	05	SAN FRANCISCO, CA	1.151	1.038	1.303	1.370	1.311
00542	06	SAN MATEO, CA	1.151	1.038	1.303	1.370	1.311
02050	16	SANTA BARBARA, CA	1.048	1.012	1.073	1.370	1.109
00542	09	SANTA CLARA, CA	1.191	1.048	1.286	1.370	1.297
00542	08	STOCKTON/SURR. CNTYS, CA	1.075	1.019	1.027	1.370	1.069
02050	17	VENTURA, CA	1.135	1.034	1.132	1.370	1.161
00550	01	COLORADO	0.997	0.999	0.988	0.683	0.950
10230	04	EASTERN CONN.	0.996	0.999	1.053	1.036	1.051
10230	01	NW AND N.CENTRAL CONN.	1.009	1.002	1.071	1.025	1.065
10230	03	SOUTH CENTRAL CONN.	1.073	1.018	1.103	1.188	1.113
10230	02	SW CONNECTICUT	1.212	1.053	1.139	1.231	1.150
00570	01	DELAWARE	1.103	1.026	1.018	0.664	0.974
00580	01	D.C. + MD/VA SUBURBS	1.236	1.059	1.168	0.947	1.141
00590	03	FORT LAUDERDALE, FL	0.973	0.993	0.981	1.376	1.030

* Excludes Physician Work and Malpractice Cost
** Reflects "mapping" and PCF revisions described in this report
*** Combination of Practice Expense GPCI and Malpractice GPCI

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Table A-1 (cont.)

GPCI BY LOCALITY

Carrier Number	Locality Number	Locality Description	Full Work	1/4 Work	Practice Expense *	Malpractice **	Overhead ***
00590	04	MIAMI, FL	1.137	1.034	1.025	1.641	1.100
00590	02	N/NC FLORIDA CITIES	0.902	0.975	0.932	1.108	0.954
00590	01	REST OF FLORIDA	0.862	0.966	0.871	1.108	0.900
01040	01	ATLANTA, GA	0.901	0.975	1.022	0.752	0.989
01040	04	REST OF GEORGIA	0.823	0.956	0.841	0.752	0.830
01040	02	SMALL GA CITIES 02	0.846	0.962	0.895	0.752	0.877
01040	03	SMALL GA CITIES 03	0.845	0.961	0.869	0.752	0.855
01120	01	HAWAII	1.012	1.003	1.094	1.025	1.085
05130	12	NORTH IDAHO	0.859	0.965	0.917	0.889	0.913
05130	11	SOUTH IDAHO	0.869	0.967	0.936	0.889	0.930
00621	10	CHAMPAIGN-URBANA, IL	0.859	0.965	0.920	1.137	0.946
00621	16	CHICAGO, IL	1.175	1.044	1.114	1.773	1.194
00621	03	DE KALB, IL	0.913	0.978	0.925	1.137	0.951
00621	11	DECATUR, IL	0.923	0.981	0.927	1.137	0.952
00621	12	EAST ST. LOUIS, IL	0.956	0.989	0.958	1.579	1.034
00621	06	KANKAKEE, IL	0.889	0.972	0.925	1.137	0.951
00621	08	NORMAL, IL	0.987	0.997	0.968	1.137	0.989
00621	01	NORTHWEST, IL	0.896	0.974	0.896	1.137	0.925
00621	05	PEORIA, IL	1.037	1.009	1.031	1.137	1.044
00621	07	QUINCY, IL	0.896	0.974	0.896	1.137	0.925
00621	04	ROCK ISLAND, IL	0.979	0.995	0.958	1.137	0.980
00621	02	ROCKFORD, IL	1.038	1.010	1.018	1.137	1.032
00621	13	SOUTHEAST IL	0.896	0.974	0.896	1.137	0.925
00621	14	SOUTHERN IL	0.896	0.974	0.896	1.137	0.925
00621	09	SPRINGFIELD, IL	0.985	0.996	0.966	1.137	0.987
00621	15	SUBURBAN CHICAGO, IL	1.081	1.020	1.097	1.137	1.102
00630	01	METROPOLITAN INDIANA	0.991	0.998	0.963	0.547	0.912
00630	03	REST OF INDIANA	0.917	0.979	0.896	0.516	0.850
00630	02	URBAN INDIANA	0.920	0.980	0.905	0.516	0.857
00640	05	DES MOINES(POLK/WARREN),IA	0.988	0.997	0.966	0.666	0.929
00640	08	IOWA CITY (CITY LIMITS)	0.839	0.960	0.967	0.666	0.930
00640	03	NORTH CENTRAL IOWA	0.884	0.971	0.916	0.666	0.886
00640	02	NORTHEAST IOWA	0.887	0.972	0.918	0.666	0.887
00640	06	NORTHWEST IOWA	0.877	0.969	0.890	0.666	0.862
00640	04	S.CEN. IA(EXCL DES MOINES)	0.848	0.962	0.881	0.666	0.855
00640	01	SE IOWA (EXCL IOWA CITY)	0.913	0.978	0.929	0.666	0.896
00640	07	SOUTHWEST IOWA	0.870	0.968	0.900	0.666	0.871
00740	05	KANSAS CITY, KS	0.913	0.978	0.964	1.134	0.984
00650	01	REST OF KANSAS	0.814	0.953	0.893	1.134	0.923
00740	04	SUBURBAN KANSAS CITY, KS	0.913	0.978	0.964	1.134	0.984
00660	01	LEXINGTON & LOUISVILLE, KY	0.936	0.984	0.917	0.667	0.886
00660	03	REST OF KENTUCKY	0.898	0.974	0.875	0.667	0.850
00660	02	SM CITIES (CITY LIMITS) KY	0.903	0.976	0.898	0.667	0.869
00528	07	ALEXANDRIA, LA	0.942	0.985	0.889	0.808	0.879
00528	03	BATON ROUGE, LA	0.964	0.991	0.966	0.808	0.947
00528	06	LAFAYETTE, LA	0.926	0.982	0.928	0.808	0.913
00528	04	LAKE CHARLES, LA	0.899	0.975	0.907	0.808	0.895
00528	05	MONROE, LA	0.917	0.979	0.880	0.808	0.871
00528	01	NEW ORLEANS, LA	0.976	0.994	1.003	1.185	1.025
00528	50	REST OF LOUISIANA	0.886	0.972	0.880	0.824	0.873

* Excludes Physician Work and Malpractice Cost
** Reflects "mapping" and PCF revisions described in this report
*** Combination of Practice Expense GPCI and Malpractice GPCI

Table A-1 (cont.)

GPCI BY LOCALITY

Carrier Number	Locality Number	Locality Description	Full Work	1/4 Work	Practice Expense *	Malpractice **	Overhead ***
00528	02	SHREVEPORT, LA	1.010	1.003	0.940	0.808	0.924
21200	02	CENTRAL MAINE	0.770	0.942	0.903	0.716	0.880
21200	01	NORTHERN MAINE	0.787	0.947	0.912	0.716	0.888
21200	03	SOUTHERN MAINE	0.825	0.956	0.980	0.716	0.948
00690	01	BALTIMORE/SURR. CNTYS, MD	1.110	1.027	1.040	0.927	1.027
00690	03	SOUTH + E. SHORE MD	1.044	1.011	1.010	0.820	0.987
00690	02	WESTERN MARYLAND	1.025	1.006	1.013	0.843	0.992
00700	02	MASS.SUBURBS/RURAL(CITIES)	0.987	0.997	1.072	0.855	1.046
00700	01	MASSACHUSETTS URBAN	1.007	1.002	1.131	0.855	1.097
00710	01	DETROIT, MI	1.234	1.059	1.091	1.736	1.170
00710	02	MICHIGAN, NOT DETROIT	1.039	1.010	0.971	1.196	0.999
00720	02	NORTHERN MINNESOTA	0.933	0.983	0.919	0.748	0.898
00720	04	SOUTHERN MINNESOTA	0.915	0.979	0.901	0.748	0.883
10240	01	ST. PAUL-MINNEAPOLIS, MN	1.056	1.014	1.024	0.748	0.990
10250	01	REST OF MISSISSIPPI	0.840	0.960	0.838	0.650	0.815
10250	02	URBAN MS (CITY LIMITS)	0.865	0.966	0.902	0.650	0.871
00740	03	K.C. (JACKSON COUNTY), MO	0.913	0.978	0.964	1.179	0.990
00740	02	N. K.C. (CLAY/PLATTE), MO	0.913	0.978	0.964	1.179	0.990
11260	03	REST OF MO	0.802	0.950	0.847	1.179	0.888
00740	06	RURAL NW COUNTIES, MO	0.813	0.953	0.866	1.179	0.904
11260	02	SM. E.CITIES+JEFF.CNTY,MO	0.893	0.973	0.907	1.179	0.940
00740	01	ST. JOSEPH, MO	0.799	0.950	0.867	1.179	0.905
11260	01	ST. LOUIS/LG. E.CITIES, MO	0.952	0.988	0.963	1.366	1.012
00751	01	MONTANA	0.869	0.967	0.926	0.718	0.900
00655	15	OMAHA + LINCOLN, NE	0.883	0.971	0.929	0.435	0.869
00655	16	REST OF NEBRASKA	0.810	0.952	0.849	0.435	0.799
00655	17	URBAN (CNTY POP>25000) NE	0.824	0.956	0.865	0.435	0.813
01290	03	ELKO & ELY (CITIES), NV	0.938	0.984	1.026	1.144	1.041
01290	01	LAS VEGAS,ET AL(CITIES),NV	1.146	1.036	1.082	1.144	1.090
01290	02	RENO, ET AL (CITIES), NV	1.033	1.008	1.141	1.144	1.142
01290	99	REST OF NEVADA	1.078	1.020	1.079	1.144	1.087
00780	40	NEW HAMPSHIRE	0.849	0.962	1.011	0.602	0.961
00860	02	MIDDLE NEW JERSEY	1.137	1.034	1.070	1.153	1.080
00860	01	NORTHERN NEW JERSEY	1.159	1.040	1.131	1.153	1.134
00860	03	SOUTHERN NEW JERSEY	1.063	1.016	1.030	1.153	1.045
01360	01	NEW MEXICO	0.925	0.981	0.925	0.767	0.906
00801	01	BUFFALO/SURR. CNTYS, NY	1.022	1.006	0.942	0.963	0.944
00803	01	MANHATTAN, NY	1.237	1.059	1.255	1.647	1.303
00801	03	N. CENTRAL CITIES, NY	0.987	0.997	0.952	0.963	0.953
00803	02	NYC SUBURBS/LONG I., NY	1.239	1.060	1.229	1.929	1.315
00803	03	POUGHKPSIE/N.NYC SUBURBS	1.014	1.004	1.018	1.325	1.055
14330	04	QUEENS, NY	1.237	1.059	1.255	1.861	1.329
00801	04	REST OF NEW YORK	0.952	0.988	0.935	0.963	0.938
00801	02	ROCHESTER/SURR. CNTYS, NY	1.085	1.021	1.017	0.963	1.010
05535	95	REST OF NORTH CAROLINA	0.854	0.963	0.883	0.378	0.821
05535	94	URBAN (CITY LIMITS) NC	0.901	0.975	0.926	0.378	0.859
00820	01	NORTH DAKOTA	0.860	0.965	0.895	0.688	0.870
16360	01	AKRON, OH	0.970	0.993	0.944	0.920	0.941
16360	02	CINCINNATI, OH	0.955	0.989	0.956	0.920	0.952
16360	03	CLEVELAND, OH	1.045	1.011	0.968	0.920	0.962

* Excludes Physician Work and Malpractice Cost
** Reflects "mapping" and PCF revisions described in this report
*** Combination of Practice Expense GPCI and Malpractice GPCI

Table A-1 (cont.)

GPCI BY LOCALITY

Carrier Number	Locality Number	Locality Description	Full Work	1/4 Work	Practice Expense *	Malpractice **	Overhead ***
16360	04	COLUMBUS, OH	0.931	0.983	0.956	0.920	0.952
16360	05	DAYTON, OH	0.996	0.999	0.935	0.920	0.933
16360	09	E. CENTRAL (STEUBENVL), OH	0.897	0.974	0.912	0.920	0.913
16360	07	MANSFIELD, OH	0.887	0.972	0.906	0.920	0.908
16360	13	MARION + SURR. CNTYS., OH	0.882	0.971	0.911	0.920	0.912
16360	06	NORTHWEST (LIMA) OH	0.893	0.973	0.919	0.920	0.920
16360	14	SCIOTO VALLEY, OH	0.909	0.977	0.936	0.920	0.934
16360	15	SOUTHEAST (OHIO VALLEY) OH	0.892	0.973	0.909	0.920	0.910
16360	08	SPRINGFIELD, OH	1.017	1.004	0.940	0.920	0.938
16360	10	TOLEDO (LUCAS/WOOD), OH	0.964	0.991	0.996	0.920	0.987
16360	12	W. CENTR (LAKE PLAINS), OH	0.876	0.969	0.906	0.920	0.908
16360	11	YOUNGSTOWN, OH	0.949	0.987	0.937	0.920	0.935
01370	01	OK CITY, ET AL (CITIES),OK	0.877	0.969	0.961	0.516	0.907
01370	99	REST OF OKLAHOMA	0.870	0.967	0.877	0.516	0.833
01370	04	SM. CITIES (NORTHERN), OK	0.844	0.961	0.874	0.516	0.830
01370	03	SM. CITIES (SOUTHERN), OK	0.868	0.967	0.865	0.516	0.823
01370	02	TULSA, ET AL (CITIES), OK	0.912	0.978	0.953	0.516	0.900
01380	02	EUGENE, ET AL (CITIES), OR	0.873	0.968	1.008	0.951	1.001
01380	01	PORTLAND,ET AL (CITIES),OR	0.972	0.993	1.033	0.951	1.023
01380	99	REST OF OREGON	0.914	0.979	0.997	0.951	0.991
01380	03	SALEM, ET AL (CITIES), OR	0.895	0.974	0.991	0.951	0.986
01380	12	SW OR. CITIES(CITY LIMITS)	0.895	0.974	0.988	0.951	0.983
00865	02	LG. PENNSYLVANIA CITIES	1.030	1.007	1.001	1.433	1.054
00865	01	PHILLY/PITT MED SCHS/HOSPS	1.056	1.014	1.014	1.552	1.080
00865	04	REST OF PENNSYLVANIA	0.905	0.976	0.935	0.986	0.941
00865	03	SMALL PENNSYLVANIA CITIES	0.934	0.984	0.941	0.986	0.947
00973	20	PUERTO RICO	0.526	0.882	0.763	0.466	0.727
00870	01	RHODE ISLAND	1.035	1.009	0.998	0.734	0.966
00880	01	SOUTH CAROLINA	0.882	0.971	0.874	0.448	0.822
00820	02	SOUTH DAKOTA	0.803	0.951	0.857	0.688	0.836
05440	35	TENNESSEE	0.877	0.969	0.896	0.407	0.836
00900	29	ABILENE, TX	0.883	0.971	0.888	0.504	0.841
00900	26	AMARILLO, TX	0.889	0.972	0.900	0.504	0.852
00900	31	AUSTIN, TX	0.874	0.969	0.968	0.504	0.911
00900	20	BEAUMONT, TX	0.991	0.998	0.955	0.504	0.900
00900	09	BRAZORIA, TX	1.102	1.025	0.955	0.504	0.900
00900	10	BROWNSVILLE, TX	0.922	0.980	0.888	0.504	0.841
00900	24	CORPUS CHRISTI, TX	0.905	0.976	0.944	0.504	0.890
00900	11	DALLAS, TX	0.983	0.996	0.971	0.504	0.914
00900	12	DENTON, TX	0.983	0.996	0.971	0.504	0.914
00900	14	EL PASO, TX	0.978	0.995	0.894	0.504	0.847
00900	28	FORT WORTH, TX	0.893	0.973	0.936	0.504	0.883
00900	15	GALVESTON, TX	0.928	0.982	0.968	0.504	0.912
00900	16	GRAYSON, TX	0.857	0.964	0.903	0.504	0.854
00900	18	HOUSTON, TX	1.056	1.014	0.982	0.656	0.942
00900	33	LAREDO, TX	0.871	0.968	0.856	0.504	0.813
00900	17	LONGVIEW, TX	0.870	0.968	0.929	0.504	0.877
00900	21	LUBBOCK, TX	0.800	0.950	0.881	0.504	0.835
00900	19	MC ALLEN, TX	0.780	0.945	0.873	0.504	0.828
00900	23	MIDLAND, TX	1.090	1.023	0.998	0.504	0.938

* Excludes Physician Work and Malpractice Cost
** Reflects "mapping" and PCF revisions described in this report
*** Combination of Practice Expense GPCI and Malpractice GPCI

Table A-1 (cont.)

GPCI BY LOCALITY

Carrier Number	Locality Number	Locality Description	Full Work	1/4 Work	Practice Expense *	Malpractice **	Overhead ***
00900	02	NORTHEAST RURAL TEXAS	0.875	0.969	0.884	0.504	0.837
00900	13	ODESSA, TX	1.032	1.008	0.971	0.504	0.914
00900	25	ORANGE, TX	0.991	0.998	0.955	0.504	0.900
00900	30	SAN ANGELO, TX	0.815	0.954	0.902	0.504	0.853
00900	07	SAN ANTONIO, TX	0.891	0.973	0.929	0.504	0.877
00900	03	SOUTHEAST RURAL TEXAS	0.892	0.973	0.894	0.504	0.846
00900	06	TEMPLE, TX	0.876	0.969	0.886	0.504	0.840
00900	08	TEXARKANA, TX	0.813	0.953	0.883	0.504	0.837
00900	27	TYLER, TX	0.938	0.984	0.931	0.504	0.879
00900	32	VICTORIA, TX	0.906	0.976	0.973	0.504	0.916
00900	22	WACO, TX	0.922	0.981	0.871	0.504	0.826
00900	04	WESTERN RURAL TEXAS	0.844	0.961	0.852	0.504	0.810
00900	34	WICHITA FALLS, TX	0.876	0.969	0.896	0.504	0.848
00910	09	UTAH	0.971	0.993	0.952	0.739	0.926
00780	50	VERMONT	0.770	0.942	0.941	0.533	0.891
10490	04	REST OF VIRGINIA	0.867	0.967	0.888	0.522	0.844
10490	01	RICHMOND-CHARLOTTESVL, VA	0.901	0.975	0.953	0.462	0.893
10490	03	SM. TOWN/INDUSTRIAL VA	0.882	0.971	0.892	0.531	0.848
10490	02	TIDEWATER-N. VA COUNTIES	0.954	0.989	0.994	0.703	0.959
00930	04	E.CEN-NE WA (EXCL SPOKANE)	0.963	0.991	0.979	1.064	0.989
00930	02	SEATTLE (KING CNTY), WA	1.076	1.019	1.049	1.064	1.051
00930	03	SPOKANE-RICHLND(CITIES),WA	0.987	0.997	0.997	1.064	1.006
00930	01	W + SE WA (EXCL SEATTLE)	1.031	1.008	0.992	1.064	1.001
16510	16	CHARLESTON, WV	0.947	0.987	0.962	0.688	0.929
16510	18	EASTERN VALLEY, WV	0.847	0.962	0.881	0.688	0.857
16510	19	OHIO RIVER VALLEY, WV	0.850	0.962	0.881	0.688	0.857
16510	20	SOUTHERN VALLEY, WV	0.839	0.960	0.876	0.688	0.853
16510	17	WHEELING, WV	0.898	0.975	0.900	0.688	0.874
00951	13	CENTRAL WISCONSIN	0.842	0.960	0.888	0.762	0.873
00951	40	GREEN BAY, WI (NORTHEAST)	0.917	0.979	0.913	0.762	0.894
00951	54	JANESVILLE, WI (S-CENTRAL)	0.880	0.970	0.905	0.762	0.887
00951	19	LA CROSSE, WI (W-CENTRAL)	0.895	0.974	0.922	0.762	0.902
00951	15	MADISON, WI (DANE COUNTY)	0.909	0.977	0.979	0.762	0.953
00951	46	MILWAUKEE SUBURBS, WI (SE)	1.038	1.010	1.008	0.762	0.978
00951	04	MILWAUKEE, WI	1.031	1.008	1.009	0.762	0.979
00951	12	NORTHWEST WISCONSIN	0.879	0.970	0.898	0.762	0.882
00951	60	OSHKOSH, WI (E-CENTRAL)	0.896	0.974	0.911	0.762	0.893
00951	14	SOUTHWEST WISCONSIN	0.842	0.960	0.888	0.762	0.873
00951	36	WAUSAU, WI (N-CENTRAL)	0.892	0.971	0.898	0.762	0.881
05530	21	WYOMING	0.951	0.988	0.938	0.641	0.901

* Excludes Physician Work and Malpractice Cost
** Reflects "mapping" and PCF revisions described in this report
*** Combination of Practice Expense GPCI and Malpractice GPCI

GPCI BY CARRIER

Carrier Number	Carrier Name	Full Work	1/4 Work	Practice Expense *	Malpractice **	Overhead ***
00510	ALABAMA	0.900	0.975	0.875	0.824	0.869
01020	ALASKA	1.426	1.106	1.255	1.042	1.229
01030	ARIZONA	0.979	0.995	0.984	1.255	1.017
00520	ARKANSAS	0.842	0.960	0.856	0.302	0.789
00550	COLORADO	0.997	0.999	0.988	0.683	0.950
10230	CONNECTICUT	1.056	1.014	1.087	1.102	1.089
00580	DC & MD/VA SUBURBS	1.236	1.059	1.168	0.947	1.141
00570	DELAWARE	1.103	1.026	1.018	0.664	0.974
00590	FLORIDA	0.952	0.988	0.951	1.258	0.988
01040	GEORGIA	0.859	0.965	0.921	0.752	0.900
01120	HAWAII	1.012	1.003	1.094	1.025	1.085
05130	IDAHO	0.866	0.967	0.931	0.889	0.926
00621	ILLINOIS	1.071	1.018	1.046	1.458	1.096
00630	INDIANA	0.949	0.987	0.927	0.529	0.878
00640	IOWA	0.892	0.973	0.914	0.666	0.884
00650	KANSAS	0.814	0.953	0.893	1.134	0.923
00740	KANSAS CITY MSA	0.883	0.971	0.935	1.168	0.963
00660	KENTUCKY	0.905	0.976	0.886	0.667	0.859
00528	LOUISIANA	0.932	0.983	0.929	0.913	0.927
21200	MAINE	0.794	0.948	0.931	0.716	0.905
00690	MARYLAND	1.090	1.022	1.033	0.901	1.017
00700	MASSACHUSETTS	1.000	1.000	1.111	0.855	1.079
00710	MICHIGAN	1.130	1.032	1.027	1.447	1.078
10250	MISSISSIPPI	0.847	0.962	0.855	0.650	0.830
11260	MISSOURI	0.885	0.971	0.910	1.273	0.955
00751	MONTANA	0.869	0.967	0.926	0.718	0.900
00655	NEBRASKA	0.841	0.960	0.883	0.435	0.829
01290	NEVADA	1.086	1.022	1.093	1.144	1.099
00780	NEW HAMPSHIRE	0.821	0.955	0.986	0.577	0.936
00860	NEW JERSEY	1.140	1.035	1.103	1.153	1.109
01360	NEW MEXICO	0.925	0.981	0.925	0.767	0.906
00803	NEW YORK CITY AREA	1.217	1.054	1.212	1.830	1.288
05535	NORTH CAROLINA	0.861	0.965	0.890	0.378	0.827
00820	NORTH DAKOTA	0.830	0.958	0.875	0.688	0.852
00542	NORTHERN CALIFORNIA	1.099	1.025	1.148	1.370	1.175
00801	NORTHERN NEW YORK	0.997	0.999	0.952	0.963	0.954
16360	OHIO	0.963	0.991	0.946	0.920	0.943
01370	OKLAHOMA	0.878	0.969	0.911	0.516	0.862
01380	OREGON	0.925	0.981	1.007	0.951	1.000
00865	PENNSYLVANIA	0.989	0.997	0.978	1.268	1.013
00973	PUERTO RICO	0.526	0.882	0.763	0.466	0.727
14330	QUEENS, NY	1.237	1.059	1.255	1.861	1.329
00870	RHODE ISLAND	1.035	1.009	0.998	0.734	0.966
00720	SMALL CITIES/RURAL MINNESOTA	0.926	0.981	0.912	0.748	0.892
00880	SOUTH CAROLINA	0.882	0.971	0.874	0.448	0.822
02050	SOUTHERN CALIFORNIA	1.197	1.049	1.176	1.370	1.200
10240	ST PAUL / MINNEAPOLIS	1.056	1.014	1.024	0.748	0.990
05440	TENNESSEE	0.877	0.969	0.896	0.407	0.836
00900	TEXAS	0.932	0.983	0.926	0.530	0.878
00910	UTAH	0.971	0.993	0.952	0.739	0.926
10490	VIRGINIA	0.903	0.976	0.932	0.572	0.888
00930	WASHINGTON	1.035	1.009	1.008	1.064	1.015
16510	WEST VIRGINIA	0.879	0.970	0.903	0.688	0.876
00951	WISCONSIN	0.941	0.985	0.948	0.762	0.925
05530	WYOMING	0.951	0.988	0.938	0.641	0.901

* Excludes Physician Work and Malpractice Cost
** Reflects "mapping" and PCF revisions described in this report
*** Combination of Practice Expense GPCI and Malpractice GPCI

Table A-3

GPCI BY STATE

State	State Name	Full Work	1/4 Work	Practice Expense *	Malpractice **	Overhead ***
1	ALABAMA	0.900	0.975	0.875	0.824	0.869
2	ALASKA	1.426	1.106	1.255	1.042	1.229
4	ARIZONA	0.979	0.995	0.984	1.255	1.017
5	ARKANSAS	0.842	0.960	0.856	0.302	0.789
6	CALIFORNIA	1.150	1.038	1.162	1.370	1.188
8	COLORADO	0.997	0.999	0.988	0.683	0.950
9	CONNECTICUT	1.056	1.014	1.087	1.102	1.089
10	DELAWARE	1.103	1.026	1.018	0.664	0.974
11	DIST. OF COLUMBIA	1.236	1.059	1.168	0.922	1.138
12	FLORIDA	0.952	0.988	0.951	1.258	0.988
13	GEORGIA	0.859	0.965	0.921	0.752	0.900
15	HAWAII	1.012	1.003	1.094	1.025	1.085
16	IDAHO	0.866	0.967	0.931	0.889	0.926
17	ILLINOIS	1.071	1.018	1.046	1.458	1.096
18	INDIANA	0.949	0.987	0.927	0.529	0.878
19	IOWA	0.892	0.973	0.914	0.666	0.884
20	KANSAS	0.833	0.958	0.906	1.134	0.934
21	KENTUCKY	0.905	0.976	0.886	0.667	0.859
22	LOUISIANA	0.932	0.983	0.929	0.913	0.927
23	MAINE	0.794	0.948	0.931	0.716	0.905
24	MARYLAND	1.133	1.033	1.073	0.921	1.054
25	MASSACHUSETTS	1.000	1.000	1.111	0.855	1.079
26	MICHIGAN	1.130	1.032	1.027	1.447	1.078
27	MINNESOTA	0.994	0.999	0.971	0.748	0.943
28	MISSISSIPPI	0.847	0.962	0.855	0.650	0.830
29	MISSOURI	0.882	0.970	0.914	1.247	0.955
30	MONTANA	0.869	0.967	0.926	0.718	0.900
31	NEBRASKA	0.841	0.960	0.883	0.435	0.829
32	NEVADA	1.086	1.022	1.093	1.144	1.099
33	NEW HAMPSHIRE	0.849	0.962	1.011	0.602	0.961
34	NEW JERSEY	1.140	1.035	1.103	1.153	1.109
35	NEW MEXICO	0.925	0.981	0.925	0.767	0.906
36	NEW YORK	1.147	1.037	1.131	1.547	1.182
37	NORTH CAROLINA	0.861	0.965	0.890	0.378	0.827
38	NORTH DAKOTA	0.860	0.965	0.895	0.688	0.870
39	OHIO	0.963	0.991	0.946	0.920	0.943
40	OKLAHOMA	0.878	0.969	0.911	0.516	0.862
41	OREGON	0.925	0.981	1.007	0.951	1.000
42	PENNSYLVANIA	0.989	0.997	0.978	1.268	1.013
43	PUERTO RICO	0.526	0.882	0.763	0.466	0.727
44	RHODE ISLAND	1.035	1.009	0.998	0.734	0.966
45	SOUTH CAROLINA	0.882	0.971	0.874	0.448	0.822
46	SOUTH DAKOTA	0.803	0.951	0.857	0.688	0.836
47	TENNESSEE	0.877	0.969	0.896	0.407	0.836
48	TEXAS	0.932	0.983	0.926	0.530	0.878
49	UTAH	0.971	0.993	0.952	0.739	0.926
50	VERMONT	0.770	0.942	0.941	0.533	0.891
51	VIRGINIA	0.958	0.990	0.971	0.632	0.929
53	WASHINGTON	1.035	1.009	1.008	1.064	1.015
54	WEST VIRGINIA	0.879	0.970	0.903	0.688	0.876
55	WISCONSIN	0.941	0.985	0.948	0.762	0.925
56	WYOMING	0.951	0.988	0.938	0.641	0.901

* Excludes Physician Work and Malpractice Cost
** Reflects "mapping" and PCF revisions described in this report
*** Combination of Practice Expense GPCI and Malpractice GPCI

Table A-4

GPCI BY MSA/RURAL AREAS OF STATE

MSA	MSA Name	Full Work	1/4 Work	Practice Expense *	Malpractice **	Overhead ***
40	ABILENE, TX	0.883	0.971	0.888	0.504	0.841
60	AGUADILLA, PR	0.462	0.865	0.720	0.466	0.689
80	AKRON, OH	0.973	0.993	0.961	0.920	0.956
120	ALBANY, GA	0.920	0.980	0.887	0.752	0.870
160	ALBANY-SCHENECTADY-TROY, NY	1.023	1.006	0.972	0.963	0.971
200	ALBUQUERQUE, NM	0.939	0.985	0.980	0.767	0.954
220	ALEXANDRIA, LA	0.942	0.985	0.889	0.808	0.879
240	ALLENTOWN-BETHLEHEM, PA-NJ	0.970	0.992	0.976	1.008	0.980
280	ALTOONA, PA	0.827	0.957	0.922	0.986	0.930
320	AMARILLO, TX	0.889	0.972	0.900	0.504	0.852
360	ANAHEIM-SANTA ANA,CA	1.184	1.046	1.220	1.370	1.239
380	ANCHORAGE, AK	1.487	1.122	1.216	1.042	1.195
400	ANDERSON, IN	0.981	0.995	0.903	0.516	0.856
405	ANDERSON, SC	0.891	0.973	0.862	0.448	0.811
440	ANN ARBOR, MI	1.012	1.003	1.063	1.138	1.072
450	ANNISTON, AL	0.913	0.978	0.866	0.824	0.861
460	APPLETON-OSHKOSH-NEENAH, WI	0.952	0.988	0.929	0.762	0.908
470	ARECIBO, PR	0.472	0.868	0.807	0.466	0.765
480	ASHEVILLE, NC	0.834	0.959	0.893	0.378	0.830
500	ATHENS, GA	0.823	0.956	0.883	0.752	0.867
520	ATLANTA, GA	0.901	0.975	1.022	0.752	0.989
560	ATLANTIC CITY, NJ	1.069	1.017	1.021	1.153	1.037
600	AUGUSTA, GA-SC	0.876	0.969	0.891	0.659	0.862
620	AURORA-ELGIN, IL	0.955	0.989	1.064	1.137	1.073
640	AUSTIN, TX	0.874	0.969	0.968	0.504	0.911
680	BAKERSFIELD, CA	1.112	1.028	1.050	1.370	1.089
720	BALTIMORE, MD	1.110	1.027	1.040	0.926	1.026
733	BANGOR, ME	0.806	0.951	0.919	0.716	0.894
760	BATON ROUGE, LA	0.964	0.991	0.966	0.808	0.947
780	BATTLE CREEK, MI	1.098	1.024	0.970	1.138	0.991
840	BEAUMONT-PORT ARTHUR, TX	0.991	0.998	0.955	0.504	0.900
845	BEAVER COUNTY, PA	0.957	0.989	0.973	0.986	0.975
860	BELLINGHAM, WA	0.987	0.997	1.007	1.064	1.014
870	BENTON HARBOR, MI	0.926	0.982	0.949	1.138	0.972
875	BERGEN-PASSAIC, NJ	1.123	1.031	1.186	1.153	1.182
880	BILLINGS, MT	0.917	0.979	0.979	0.718	0.947
920	BILOXI-GULFPORT, MS	0.919	0.980	0.899	0.650	0.868
960	BINGHAMTON, NY	0.947	0.987	0.928	0.963	0.932
1000	BIRMINGHAM, AL	0.924	0.981	0.913	0.824	0.902
1010	BISMARK, ND	0.934	0.983	0.934	0.688	0.904
1020	BLOOMINGTON, IN	0.802	0.950	0.910	0.516	0.862
1040	BLOOMINGTON-NORMAL, IL	1.007	1.002	0.958	1.137	0.980
1080	BOISE CITY, IDAHO	0.901	0.975	0.998	0.889	0.964
1123	BOSTON-LOWELL-BROCKTON-LAWRENCE	1.029	1.007	1.170	0.855	1.131
1125	BOULDER-LONGMONT, CO	0.948	0.987	1.008	0.683	0.968
1140	BRADENTON, FL	0.843	0.961	0.953	1.108	0.972
1145	BRAZORIA, TX	1.102	1.025	0.955	0.504	0.900
1150	BREMERTON, WA	1.146	1.037	1.012	1.064	1.018
1163	BRIDGEPORT-STAMFORD-NORWALK-DAN	1.227	1.057	1.146	1.246	1.158
1240	BROWNSVILLE-HARLINGEN, TX	0.922	0.980	0.888	0.504	0.841

* Excludes Physician Work and Malpractice Cost
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*** Combination of Practice Expense GPCI and Malpractice GPCI

Table A-4 (cont.)

GPCI BY MSA/RURAL AREAS OF STATE

MSA	MSA Name	Full Work	1/4 Work	Practice Expense *	Malpractice **	Overhead ***
1260	BRYAN-COLLEGE STATION, TX	0.912	0.978	0.951	0.504	0.896
1280	BUFFALO, NY	1.036	1.009	0.946	0.963	0.948
1300	BURLINGTON, NC	0.863	0.966	0.940	0.378	0.872
1303	BURLINGTON, VT	0.843	0.961	1.011	0.533	0.953
1310	CAGUAS, PR	0.491	0.873	0.759	0.466	0.723
1320	CANTON, OH	0.965	0.991	0.914	0.920	0.915
1350	CASPER, WY	1.111	1.028	1.026	0.641	0.979
1360	CEDAR RAPIDS, IA	0.944	0.986	0.958	0.666	0.922
1400	CHAMPAIGN-URBANA-RANTOUL, IL	0.834	0.958	0.936	1.137	0.960
1440	CHARLESTON, SC	0.912	0.978	0.902	0.448	0.846
1480	CHARLESTON, WV	0.988	0.997	0.996	0.688	0.959
1520	CHARLOTTE-GASTONIA-ROCK HILL, N	0.907	0.977	0.924	0.385	0.858
1540	CHARLOTTESVILLE, VA	0.827	0.957	0.967	0.530	0.914
1560	CHATTANOOGA, TN-GA	0.895	0.974	0.930	0.492	0.876
1580	CHEYENNE, WY	1.008	1.002	0.976	0.641	0.935
1600	CHICAGO, IL	1.175	1.044	1.114	1.689	1.184
1620	CHICO, CA	0.965	0.991	0.980	1.370	1.028
1640	CINCINNATI, OH-KY-IN	0.956	0.989	0.956	0.862	0.944
1660	CLARKSVILLE-HOPKINSVILL, TN-KY	0.837	0.959	0.901	0.522	0.855
1680	CLEVELAND, OH	1.076	1.019	0.977	0.920	0.970
1720	COLORADO SPRINGS, CO	0.939	0.985	0.933	0.683	0.902
1740	COLUMBIA, MO	0.803	0.951	0.908	1.179	0.941
1760	COLUMBIA, SC	0.876	0.969	0.928	0.448	0.869
1800	COLUMBUS, GA-AL	0.816	0.954	0.864	0.766	0.852
1840	COLUMBUS, OH	0.931	0.983	0.956	0.920	0.952
1880	CORPUS CHRISTI, TX	0.905	0.976	0.944	0.504	0.890
1900	CUMBERLAND,MD-W VA	0.884	0.971	0.906	0.804	0.894
1920	DALLAS, TX	0.983	0.996	0.971	0.504	0.914
1950	DANVILLE, VA	0.914	0.978	0.876	0.530	0.834
1960	DAVENPORT-ROCK ISLAND-MOLINE, I	1.024	1.006	0.992	0.941	0.985
2000	DAYTON-SPRINGFIELD, OH	1.017	1.004	0.940	0.920	0.938
2020	DAYTONA BEACH, FL	0.911	0.978	0.932	1.108	0.954
2040	DECATUR, IL	0.956	0.989	0.965	1.137	0.986
2080	DENVER, CO	1.079	1.020	1.029	0.683	0.987
2120	DES MOINES, IA	0.988	0.997	0.966	0.666	0.929
2160	DETROIT, MI	1.249	1.062	1.093	1.712	1.169
2180	DOTHAN, AL	0.862	0.966	0.890	0.824	0.882
2200	DUBUQUE, IA	0.875	0.969	0.932	0.666	0.899
2240	DULUTH, MN-WI	0.984	0.996	0.951	0.750	0.926
2290	EAU CLAIRE, WI	0.952	0.988	0.899	0.762	0.882
2320	EL PASO, TX	0.978	0.995	0.894	0.504	0.847
2330	ELKHART-GOSHEN, IN	0.964	0.991	0.917	0.516	0.868
2335	ELMIRA, NY	0.953	0.988	0.931	0.963	0.935
2340	ENID, OK	0.811	0.953	0.929	0.516	0.878
2360	ERIE, PA	0.918	0.979	0.966	0.986	0.968
2400	EUGENE-SPRINGFIELD, OR	0.870	0.967	1.014	0.951	1.007
2440	EVANSVILLE, IN-KY	0.944	0.986	0.922	0.539	0.875
2520	FARGO-MOORHEAD, ND-MN	0.889	0.972	0.935	0.709	0.907
2560	FAYETTEVILLE, NC	0.931	0.983	0.889	0.378	0.826
2580	FAYETTEVILLE-SPRINGDALE, AR	0.722	0.930	0.868	0.302	0.799

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*** Combination of Practice Expense GPCI and Malpractice GPCI

Table A-4 (cont.)

GPCI BY MSA/RURAL AREAS OF STATE

MSA	MSA Name	Full Work	1/4 Work	Practice Expense *	Malpractice **	Overhead ***
2640	FLINT, MI	1.140	1.035	1.016	1.775	1.108
2650	FLORENCE, AL	0.981	0.995	0.880	0.824	0.873
2655	FLORENCE, SC	0.902	0.975	0.870	0.448	0.818
2670	FORT COLLINS-LOVELAND, CO	0.894	0.974	0.974	0.683	0.939
2680	FORT LAUDERDALE-HOLLYWOOD-POMPA	0.974	0.993	1.005	1.661	1.085
2700	FORT MYERS-CAPE CORAL, FL	0.953	0.988	0.952	1.108	0.971
2710	FORT PIERCE, FL	0.928	0.982	0.970	1.108	0.987
2720	FORT SMITH, AR-OK	0.849	0.962	0.884	0.343	0.818
2750	FORT WALTON BEACH, FL	0.890	0.972	0.859	1.108	0.890
2760	FORT WAYNE, IN	0.977	0.994	0.939	0.516	0.887
2800	FORT WORTH-ARLINGTON, TX	0.893	0.973	0.936	0.504	0.883
2840	FRESNO, CA	1.032	1.008	1.011	1.370	1.055
2880	GADSDEN, AL	0.883	0.971	0.867	0.824	0.861
2900	GAINESVILLE, FL	0.870	0.967	0.908	1.108	0.932
2920	GALVESTON-TEXAS CITY, TX	0.928	0.982	0.968	0.504	0.912
2960	GARY-HAMMOND, IN	1.040	1.010	1.038	0.626	0.988
2975	GLENS FALLS, NY	0.946	0.987	0.933	0.963	0.937
2985	GRAND FORKS, ND	0.871	0.968	0.917	0.688	0.889
3000	GRAND RAPIDS, MI	1.012	1.003	0.974	1.138	0.994
3040	GREAT FALLS, MT	0.950	0.987	0.930	0.718	0.904
3060	GREELEY, CO	0.872	0.968	0.931	0.683	0.901
3080	GREEN BAY, WI	0.980	0.995	0.930	0.762	0.909
3120	GREENSBORO-WINSTON-SALEM-HIGH P	0.910	0.977	0.908	0.378	0.843
3160	GREENVILLE-SPARTANBURG, SC	0.899	0.975	0.885	0.448	0.832
3180	HAGERSTOWN, MD	0.932	0.983	0.951	0.843	0.938
3200	HAMILTON-MIDDLETOWN, OH	0.962	0.991	0.966	0.920	0.960
3240	HARRISBURG-LEBANON-CARLISE, PA	0.949	0.987	0.998	0.986	0.997
3283	HARTFORD-MIDDLETOWN-NEW BRITAIN	1.033	1.008	1.078	0.985	1.067
3290	HICKORY, NC	0.800	0.950	0.859	0.378	0.800
3320	HONOLULU, HI	1.025	1.006	1.099	1.025	1.090
3350	HOUMA-THIBODALK,LA	0.906	0.976	0.934	0.808	0.919
3360	HOUSTON, TX	1.056	1.014	0.982	0.638	0.940
3400	HUNTINGTON-ASHLAND,WV-KY-OH	0.911	0.978	0.931	0.724	0.905
3440	HUNTSVILLE, AL	0.962	0.990	0.901	0.824	0.891
3480	INDIANAPOLIS, IN	0.990	0.997	0.956	0.516	0.902
3500	IOWA CITY, IA	0.839	0.960	0.967	0.666	0.930
3520	JACKSON, MI	1.097	1.024	0.980	1.138	0.999
3560	JACKSON, MS	0.848	0.962	0.952	0.650	0.915
3580	JACKSON, TN	0.910	0.978	0.887	0.407	0.828
3600	JACKSONVILLE, FL	0.929	0.982	0.943	1.108	0.963
3605	JACKSONVILLE, NC	0.922	0.981	0.861	0.378	0.802
3620	JANESVILLE-BELOIT, WI	0.945	0.986	0.933	0.762	0.912
3640	JERSEY CITY, NJ	1.142	1.035	1.075	1.153	1.085
3660	JOHNSON CITY-KINGSPORT-BRISTOL,	0.920	0.980	0.883	0.433	0.828
3680	JOHNSTOWN, PA	0.937	0.984	0.923	0.986	0.931
3690	JOLIET, IL	1.051	1.013	1.073	1.137	1.081
3710	JOPLIN, MO	0.900	0.975	0.843	1.179	0.884
3720	KALAMAZOO, MI	1.072	1.018	0.977	1.138	0.997
3740	KANKAKEE, IL	0.882	0.971	0.950	1.137	0.973
3760	KANSAS CITY, MO-KS	0.913	0.978	0.964	1.163	0.988

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*** Combination of Practice Expense GPCI and Malpractice GPCI

Table A-4 (cont.)

GPCI BY MSA/RURAL AREAS OF STATE

MSA	MSA Name	Full Work	1/4 Work	Practice Expense *	Malpractice **	Overhead ***
3800	KENOSHA, WI	0.946	0.987	1.026	0.762	0.993
3810	KILLEEN-TEMPLE, TX	0.876	0.969	0.886	0.504	0.840
3840	KNOXVILLE, TN	0.867	0.967	0.901	0.407	0.840
3850	KOKOMO, IN	1.061	1.015	0.934	0.516	0.883
3870	LA CROSSE, WI	0.840	0.960	0.935	0.762	0.914
3880	LAFAYETTE, LA	0.948	0.987	0.955	0.808	0.937
3920	LAFAYETTE, IN	0.838	0.960	0.911	0.516	0.863
3960	LAKE CHARLES, LA	0.899	0.975	0.907	0.808	0.895
3965	LAKE COUNTY, IL	1.045	1.011	1.109	1.137	1.113
3980	LAKELAND-WINTER HAVEN, FL	0.882	0.971	0.897	1.108	0.923
4000	LANCASTER, PA	0.883	0.971	0.980	0.986	0.981
4040	LANSING-EAST LANSING, MI	1.006	1.002	1.005	1.138	1.022
4080	LAREDO, TX	0.871	0.968	0.856	0.504	0.813
4100	LAS CRUCES, NM	0.880	0.970	0.880	0.767	0.866
4120	LAS VEGAS, NV	1.146	1.036	1.082	1.144	1.090
4150	LAWRENCE, KS	0.772	0.943	0.923	1.134	0.949
4200	LAWTON, OK	0.880	0.970	0.893	0.516	0.847
4243	LEWISTON-AUBURN, ME	0.748	0.937	0.888	0.716	0.867
4280	LEXINGTON-FAYETTE, KY	0.869	0.967	0.934	0.667	0.901
4320	LIMA, OH	0.900	0.975	0.921	0.920	0.921
4360	LINCOLN, NE	0.852	0.963	0.914	0.435	0.855
4400	LITTLE ROCK-NORTH LITTLE ROCK,	0.905	0.976	0.937	0.302	0.860
4420	LONGVIEW-MARSHALL, TX	0.870	0.968	0.929	0.504	0.877
4440	LORAIN-ELYRIA, OH	0.951	0.988	0.952	0.920	0.948
4480	LOS ANGELES-LONG BEACH, CA	1.238	1.060	1.196	1.370	1.218
4520	LOUISVILLE, KY-IN	0.968	0.992	0.909	0.639	0.876
4600	LUBBOCK, TX	0.800	0.950	0.881	0.504	0.835
4640	LYNCHBURG, VA	0.822	0.956	0.902	0.530	0.857
4680	MACON-WARNER ROBINS, GA	0.829	0.957	0.908	0.752	0.889
4720	MADISON, WI	0.909	0.977	0.979	0.762	0.953
4763	MANCHESTER-NASHUA, NH	0.876	0.969	1.040	0.602	0.986
4800	MANSFIELD, OH	0.898	0.975	0.907	0.920	0.908
4840	MAYAGUEZ, PR	0.530	0.883	0.727	0.466	0.695
4880	MCALLEN-EDINBURG-MISSION, TX	0.780	0.945	0.873	0.504	0.828
4890	MEDFORD, OR	0.895	0.974	0.999	0.951	0.993
4900	MELBOURNE-TITUSVILLE, FL	0.917	0.979	0.948	1.108	0.967
4920	MEMPHIS, TN-AR-MS	0.880	0.970	0.937	0.416	0.873
4940	MERCED, CA	1.088	1.022	0.990	1.370	1.086
5000	MIAMI-HIALEAH, FL	1.148	1.037	1.032	1.661	1.109
5015	MIDDLESEX-SOMERSET-HUNTERDON, N	1.164	1.041	1.161	1.153	1.160
5040	MIDLAND, TX	1.090	1.023	0.998	0.504	0.938
5080	MILWAUKEE, WI	1.031	1.008	1.009	0.762	0.979
5120	MINNEAPOLIS-ST PAUL, MN-WI	1.070	1.018	1.037	0.748	1.001
5160	MOBILE, AL	0.856	0.964	0.911	0.824	0.900
5170	MODESTO, CA	1.066	1.017	1.019	1.370	1.062
5190	MONMOUTH-OCEAN, NJ	1.165	1.041	1.073	1.153	1.083
5200	MONROE, LA	0.917	0.979	0.880	0.808	0.871
5240	MONTGOMERY, AL	0.914	0.978	0.901	0.824	0.892
5280	MUNCIE, IN	0.944	0.986	0.877	0.516	0.833
5320	MUSKEGON, MI	1.030	1.008	0.933	1.138	0.958

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*** Combination of Practice Expense GPCI and Malpractice GPCI

Table A-4 (cont.)

GPCI BY MSA/RURAL AREAS OF STATE

MSA	MSA Name	Full Work	1/4 Work	Practice Expense *	Malpractice **	Overhead ***
5345	NAPLES, FL	1.041	1.010	0.974	1.108	0.990
5360	NASHVILLE, TN	0.912	0.978	0.950	0.407	0.884
5380	NASSAU-SUFFOLK, NY	1.245	1.061	1.180	2.129	1.296
5403	NEW BEDFORD-FALL RIVER-ATTLEBOR	0.965	0.991	0.977	0.855	0.962
5483	NEW HAVEN-WEST HAVEN-WATERBURY-	0.965	0.991	1.073	1.146	1.082
5523	NEW LONDON-NORWICH, CT-RI	0.989	0.997	1.047	1.146	1.059
5560	NEW ORLEANS, LA	0.978	0.995	1.006	1.160	1.025
5600	NEW YORK, NY	1.237	1.059	1.255	1.793	1.321
5640	NEWARK, NJ	1.196	1.049	1.103	1.153	1.109
5700	NIAGARA FALLS, NY	1.069	1.017	0.935	0.963	0.939
5720	NORFOLK-VIRGINIA BEACH-NEWPORT	0.902	0.975	0.964	0.663	0.927
5775	OAKLAND, CA	1.113	1.028	1.258	1.370	1.271
5790	OCALA, FL	0.794	0.948	0.875	1.108	0.903
5800	ODESSA, TX	1.032	1.008	0.971	0.504	0.914
5880	OKLAHOMA CITY, OK	0.877	0.969	0.963	0.516	0.908
5910	OLYMPIA, WA	1.097	1.024	1.030	1.064	1.035
5920	OMAHA, NE-IA	0.899	0.975	0.937	0.469	0.880
5950	ORANGE COUNTY, NY	0.993	0.998	1.021	1.647	1.097
5960	ORLANDO, FL	0.956	0.989	0.949	1.108	0.968
5990	OWENSBORO, KY	0.919	0.980	0.889	0.667	0.862
6000	OXNARD-VENTURA, CA	1.135	1.034	1.132	1.370	1.161
6015	PANAMA CITY, FL	0.918	0.979	0.854	1.108	0.885
6020	PARKERSBURG-MARIETTA, WV-OH	0.893	0.973	0.902	0.783	0.888
6025	PASCAGOULA, MS	0.866	0.967	0.916	0.650	0.883
6080	PENSACOLA, FL	0.891	0.973	0.898	1.108	0.924
6120	PEORIA, IL	1.046	1.011	1.039	1.137	1.051
6160	PHILADELPHIA, PA-NJ	1.076	1.019	1.035	1.697	1.116
6200	PHOENIX, AZ	1.012	1.003	1.016	1.255	1.045
6240	PINE BLUFF, AR	0.829	0.957	0.873	0.302	0.803
6280	PITTSBURGH, PA	1.027	1.007	0.983	1.063	0.993
6323	PITTSFIELD, MA	0.980	0.995	0.994	0.855	0.977
6360	PONCE, PR	0.538	0.885	0.806	0.466	0.764
6403	PORTLAND, ME	0.855	0.964	1.026	0.716	0.988
6440	PORTLAND, OR	0.972	0.993	1.033	0.951	1.023
6453	PORTSMOUTH-DOVER-ROCHESTER,NH	0.898	0.974	1.028	0.602	0.976
6460	POUGHKEEPSIE, NY	1.110	1.027	1.086	0.963	1.071
6483	PROVIDENCE-PAWTUCKET-WOONSOCKET	1.037	1.009	1.001	0.734	0.969
6520	PROVO-OREM, UT	0.944	0.986	0.904	0.739	0.884
6560	PUEBLO, CO	1.144	1.036	0.948	0.683	0.916
6600	RACINE, WI	1.123	1.031	0.990	0.762	0.962
6640	RALEIGH-DURHAM, NC	0.898	0.974	0.955	0.378	0.885
6660	RAPID CITY, SD	0.885	0.971	0.876	0.688	0.853
6680	READING, PA	0.980	0.995	0.952	0.986	0.956
6690	REDDING, CA	1.101	1.025	1.002	1.370	1.047
6720	RENO, NV	1.054	1.014	1.167	1.144	1.164
6740	RICHLAND-KENNEWICK, WA	1.007	1.002	1.079	1.064	1.077
6760	RICHMOND-PETERSBURG, VA	0.914	0.978	0.951	0.451	0.890
6780	RIVERSIDE-SAN BERNARDINO,CA	1.105	1.026	1.080	1.370	1.115
6800	ROANOKE, VA	0.916	0.979	0.915	0.530	0.868
6820	ROCHESTER, MN	1.018	1.005	0.967	0.748	0.940

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GPCI BY MSA/RURAL AREAS OF STATE

MSA	MSA Name	Full Work	1/4 Work	Practice Expense *	Malpractice **	Overhead ***
6840	ROCHESTER, NY	1.096	1.024	1.023	0.963	1.016
6880	ROCKFORD, IL	0.966	0.992	0.967	1.137	0.988
6920	SACRAMENTO, CA	1.112	1.028	1.092	1.370	1.126
6960	SAGINAW-BAY CITY-MIDLAND, MI	1.142	1.035	0.996	1.138	1.014
6980	ST CLOUD, MN	0.925	0.981	0.919	0.748	0.898
7000	ST JOSEPH, MO	0.799	0.950	0.867	1.179	0.905
7040	ST LOUIS, MO-IL	0.971	0.993	0.975	1.448	1.033
7080	SALEM, OR	0.895	0.974	1.001	0.951	0.995
7120	SALINAS-SEASIDE-MONTEREY, CA	1.148	1.037	1.080	1.370	1.115
7160	SALT LAKE CITY-OGDEN, UT	0.975	0.994	0.970	0.739	0.942
7200	SAN ANGELO, TX	0.815	0.954	0.902	0.504	0.853
7240	SAN ANTONIO, TX	0.891	0.973	0.929	0.504	0.877
7320	SAN DIEGO, CA	1.111	1.028	1.095	1.370	1.129
7360	SAN FRANCISCO, CA	1.151	1.038	1.303	1.370	1.311
7400	SAN JOSE, CA	1.191	1.048	1.286	1.370	1.297
7440	SAN JUAN, PR	0.583	0.896	0.840	0.466	0.794
7480	SANTA BARBARA-SANTA MARIA-LOMPO	1.093	1.023	1.114	1.370	1.145
7485	SANTA CRUZ, CA	1.023	1.006	1.167	1.370	1.191
7490	SANTA FE, NM	0.981	0.995	1.029	0.767	0.997
7500	SANTA ROSA-PETALUMA, CA	1.052	1.013	1.132	1.370	1.161
7510	SARASOTA, FL	0.936	0.984	0.976	1.108	0.992
7520	SAVANNAH, GA	0.863	0.966	0.910	0.752	0.891
7560	SCRANTON-WILKES BARRE, PA	0.910	0.977	0.906	0.986	0.916
7600	SEATTLE, WA	1.076	1.019	1.049	1.064	1.051
7610	SHARON, PA	0.936	0.984	0.952	0.986	0.957
7620	SHEBOYGAN, WI	0.899	0.975	0.923	0.762	0.903
7640	SHERMAN-DENISON, TX	0.857	0.964	0.903	0.504	0.854
7680	SHREVEPORT, LA	1.010	1.003	0.940	0.808	0.924
7720	SIOUX CITY, IA-NE	0.967	0.992	0.915	0.633	0.881
7760	SIOUX FALLS, SD	0.845	0.961	0.925	0.688	0.896
7800	SOUTH BEND-MISHAWAKA, IN	0.919	0.980	0.911	0.516	0.862
7840	SPOKANE, WA	0.977	0.994	0.957	1.064	0.970
7880	SPRINGFIELD, IL	1.002	1.001	0.979	1.137	0.999
7920	SPRINGFIELD, MO	0.837	0.959	0.881	1.179	0.918
8003	SPRINGFIELD, MA	0.925	0.981	1.012	0.855	0.992
8050	STATE COLLEGE, PA	0.903	0.976	0.979	0.986	0.980
8080	STEUBENVILLE-WEIRTON, OH-WV	0.944	0.986	0.933	0.819	0.919
8120	STOCKTON, CA	1.099	1.025	1.034	1.370	1.076
8160	SYRACUSE, NY	0.979	0.995	0.957	0.963	0.957
8200	TACOMA, WA	1.080	1.020	0.985	1.064	0.995
8240	TALLAHASSEE, FL	0.847	0.962	0.911	1.108	0.935
8280	TAMPA-ST. PETERSBURG-CLEAR, FL	0.877	0.969	0.935	1.108	0.956
8320	TERRE HAUTE, IN	0.882	0.971	0.865	0.516	0.822
8360	TEXARKANA, TX-TEXARKANA, AR	0.813	0.953	0.883	0.437	0.828
8400	TOLEDO, OH	0.964	0.991	0.996	0.920	0.987
8440	TOPEKA, KS	0.838	0.959	0.942	1.134	0.965
8480	TRENTON, NJ	1.132	1.033	1.104	1.153	1.110
8520	TUCSON, AZ	0.947	0.987	0.989	1.255	1.022
8560	TULSA, OK	0.920	0.980	0.970	0.516	0.915
8600	TUSCALOOSA, AL	0.837	0.959	0.903	0.824	0.894

* Excludes Physician Work and Malpractice Cost
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*** Combination of Practice Expense GPCI and Malpractice GPCI

Table A-4 (cont.)

GPCI BY MSA/RURAL AREAS OF STATE

MSA	MSA Name	Full Work	1/4 Work	Practice Expense *	Malpractice **	Overhead ***
8640	TYLER, TX	0.938	0.984	0.931	0.504	0.879
8680	UTICA-ROME, NY	0.939	0.985	0.903	0.963	0.911
8720	VALLEJO-FAIRFIELD-NAPA, CA	0.981	0.995	1.128	1.370	1.157
8725	VANCOUVER, WA	1.037	1.009	0.971	1.064	0.983
8750	VICTORIA, TX	0.906	0.976	0.973	0.504	0.916
8760	VINELAND-MILLVILLE-BRIDGETON, N	0.930	0.982	1.003	1.153	1.021
8780	VISALIA-TULARE-PORTERVILLE, CA	1.004	1.001	1.003	1.370	1.048
8800	WACO, TX	0.922	0.981	0.871	0.504	0.826
8840	WASHINGTON, D C -MD-VA	1.236	1.059	1.168	0.933	1.139
8920	WATERLOO-CEDAR FALLS, IA	0.937	0.984	0.968	0.666	0.931
8940	WAUSAU, WI	0.963	0.991	0.917	0.762	0.898
8960	WEST PALM BEACH-BOCA RATON-DELR	0.992	0.998	0.970	1.108	0.987
9000	WHEELING, WV-OH	0.960	0.990	0.915	0.791	0.900
9040	WICHITA, KS	0.907	0.977	0.970	1.134	0.990
9080	WICHITA FALLS, TX	0.876	0.969	0.896	0.504	0.848
9140	WILLIAMSPORT, PA	0.913	0.978	0.913	0.986	0.922
9160	WILMINGTON, DE-NJ-MD	1.171	1.043	1.072	0.724	1.030
9200	WILMINGTON, NC	0.876	0.969	0.895	0.378	0.832
9243	WORCESTER-FITCHBURG-LEOMINSTER,	0.961	0.990	1.027	0.855	1.006
9260	YAKIMA, WA	1.031	1.008	0.959	1.064	0.972
9280	YORK, PA	0.912	0.978	0.950	0.986	0.954
9320	YOUNGSTOWN-WARREN, OH	0.965	0.991	0.943	0.920	0.940
9340	YUBA CITY, CA	1.026	1.006	0.983	1.370	1.030

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*** Combination of Practice Expense GPCI and Malpractice GPCI

GPCI BY MSA/RURAL AREAS OF STATE

MSA	Rural Area of State	Full Work	1/4 Work	Practice Expense *	Malpractice **	Overhead ***
9901	Alabama	0.893	0.973	0.830	0.824	0.829
9902	Alaska	1.378	1.094	1.284	1.042	1.255
9904	Arizona	0.932	0.983	0.911	1.255	0.953
9905	Arkansas	0.828	0.957	0.821	0.302	0.758
9906	California	0.962	0.990	0.994	1.370	1.040
9908	Colorado	0.858	0.965	0.930	0.683	0.900
9909	Connecticut	0.944	0.986	1.022	0.947	1.013
9910	Delaware	0.964	0.991	0.907	0.664	0.877
9912	Florida	0.854	0.963	0.842	1.108	0.874
9913	Georgia	0.818	0.954	0.831	0.752	0.822
9915	Hawaii	0.962	0.990	1.073	1.025	1.067
9916	Idaho	0.859	0.965	0.917	0.889	0.913
9917	Illinois	0.896	0.974	0.896	1.137	0.925
9918	Indiana	0.898	0.974	0.881	0.516	0.837
9919	Iowa	0.848	0.962	0.881	0.666	0.855
9920	Kansas	0.776	0.944	0.855	1.134	0.889
9921	Kentucky	0.880	0.970	0.857	0.667	0.833
9922	Louisiana	0.863	0.966	0.846	0.808	0.842
9923	Maine	0.778	0.945	0.909	0.716	0.886
9924	Maryland	0.933	0.983	0.931	0.843	0.920
9925	Massachusetts	0.928	0.982	0.997	0.855	0.980
9926	Michigan	0.952	0.988	0.919	1.138	0.946
9927	Minnesota	0.897	0.974	0.885	0.748	0.869
9928	Mississippi	0.837	0.959	0.825	0.650	0.804
9929	Missouri	0.782	0.946	0.836	1.179	0.878
9930	Montana	0.850	0.962	0.915	0.718	0.891
9931	Nebraska	0.803	0.951	0.845	0.435	0.795
9932	Nevada	0.938	0.984	1.026	1.144	1.041
9933	New Hampshire	0.793	0.948	0.976	0.602	0.930
9935	New Mexico	0.915	0.979	0.885	0.767	0.870
9936	New York	0.907	0.977	0.915	1.062	0.933
9937	North Carolina	0.820	0.955	0.861	0.378	0.802
9938	North Dakota	0.838	0.959	0.875	0.688	0.853
9939	Ohio	0.876	0.969	0.906	0.920	0.908
9940	Oklahoma	0.860	0.965	0.848	0.516	0.807
9941	Oregon	0.895	0.974	0.974	0.951	0.971
9942	Pennsylvania	0.906	0.976	0.908	0.986	0.917
9943	Puerto Rico	0.491	0.873	0.700	0.466	0.671
9944	Rhode Island	1.014	1.004	0.967	0.734	0.938
9945	South Carolina	0.862	0.966	0.837	0.448	0.790
9946	South Dakota	0.782	0.946	0.839	0.688	0.821
9947	Tennessee	0.848	0.962	0.839	0.407	0.786
9948	Texas	0.840	0.960	0.848	0.504	0.806
9949	Utah	0.977	0.994	0.932	0.739	0.909
9950	Vermont	0.747	0.937	0.919	0.533	0.872
9951	Virginia	0.854	0.964	0.870	0.533	0.829
9953	Washington	0.936	0.984	0.967	1.064	0.979
9954	West Virginia	0.839	0.960	0.876	0.688	0.853
9955	Wisconsin	0.842	0.960	0.888	0.762	0.873
9956	Wyoming	0.904	0.976	0.910	0.641	0.877

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